13. 4,806,745, Feb. 21, 1989, IC card with fewer input keys; Yoshinori Oogita, 235/492; 340/825.31; 341/20; 345/157, 160 [IMAGE AVAILABLE]

US PAT NO: 5,712,472 [IMAGE AVAILABLE] L12: 7 of 14

SUMMARY:

BSUM(7)

Generally, an **IC** **card** such as those proposed, for example, in U.S. Pat. No. 4,683,372 for **IC** **Card** System issued to Matsumoto, U.S. Pat. No. 4,697,073 for **IC** **Card** issued to Hara, U.S. Pat. No. 4,697,073 for **IC** **Card** And Financial Transaction Processing System Using **IC** **Card** issued to Yoshida, and U.S. Pat. No. 4,727,244 for **IC** **Card** System issued to Nakano et al., is a conventional plastic card containing an integrated circuit installed in the plastic card and having a liquid crystal **display** section and battery installed on one side for enabling the user to inquire and provide a visual **display** of the transaction **contents** of the card's memory. Such an **IC** **card** also contains a read only memory (i.e., a ROM), a random access memory (i.e., a RAM), a central processing unit (i.e., microcomputer), a plurality of connectors (usually eight contacts) connecting to a terminal in accordance with ISO standards (International Standardization Organization) for supplying **power** and enabling data processing, and a nonvolatile memory capable of storing transaction information such as, for example, the name of the financial institution, the account number of the customer, the address, an account balance and a secret password.

US PAT NO: 5,812,762 [IMAGE AVAILABLE] L12: 3 of 14

DETDESC:

DETD(3)

The chip-in card as contemplated by the present invention is generally referred to as an **IC** **card**, an electronic card, a **smart** **card** or a memory card. The chip-in card is a conventional plastic card containing an integrated circuit installed in the plastic card and having a liquid crystal **display** section and battery installed on one side for enabling an operator to inquire and provide a visual **display** of the information **contents** of the card's memory. Such an **IC** **card** also contains read only memory (i.e., a ROM), a random access memory (i.e., a RAM), a central processing unit (i.e., microcomputer), a plurality of connectors (usually eight contacts) connecting to a terminal in accordance with ISO standards (International Standardization Organization) for supplying **power** and enabling data processing, and a nonvolatile memory capable of storing information such as, for example, personal identification of the operator.

19. 5,034,596, Jul. 23, 1991, IC card processing apparatus; Yukio

08/864,762 -- APS

Utsunomiya, 235/380, 379, 436 [IMAGE AVAILABLE]

15. 5,144,115, Sep. 1, 1992, Transaction inquiring method and apparatus; Yasuhisa Yoshida, 705/41, 43 [IMAGE AVAILABLE]

=> d his

(FILE 'USPAT' ENTERED AT 10:39:47 ON 12 FEB 1999)

L1	3912	S	(SMART OR IC OR INTEGRATED(W)CIRCUIT)(W)CARD#
L2	895	S	L1(P)DISPLAY
L3	0	S	(TURN OR TURNED)(W)ON
L4	77	S	L2(P)(TURN OR TURNED)
L5	16	S	L4(P)CONTENTS
L6	140	S	FREQUENT(W)SHOPPER OR LOYALTY
L7	9	S	L2 AND L6
L8	0	S	L4 AND L6
L9	1	S	L4(P)POINTS
L10	196	S	L2(P)POWER
L11	4	S	L10 AND L6
L12	14	S	L10(P)CONTENTS
L13	5	S	(5081675 OR 5091939 OR 5097506 OR 5226080 OR 5233658)/PN
L14	1	S	L1 AND L13
L15	23706	S	PERSONAL(W)COMPUTER
L16	355	S	L1(P)L15
L17	56	S	L16(P)DISPLAY
L18	0	S	L6 AND L17
L19	3	S	L17(P)CONTENTS
L20	0	S	L17(P)POINTS
L21	104	S	L2 AND L16
L22	2	S	L5 AND L16
L23	1	S	4652698/PN
L24	1	S	4900902/PN
L25	3	S	L16(P)READ?(P)CONTENTS
L26	24	S	L1(P)READ?(P)CONTENTS AND L16

=>

15. 5,287,266, Feb. 15, 1994, Intelligent shopping cart system having cart position determining capability; John Malec, et al., 705/1; 340/825.49 [IMAGE AVAILABLE]

=> d his

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     (FILE 'USPAT' ENTERED AT 09:33:05 ON 12 FEB 1999)
L1          1060 S SHOPPING(W)CART#
L2            32 S FREQUENT(W)SHOPPER
L3        451297 S POINTS
L4            41 S L1(P)(L2 OR L3)
L5             0 S L1(P)L2
L6            41 S L1(P)L3
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=>

06-36143 Feb. 10, 1994 L1: 1 of 8

TRANSACTION POINT PROCESSOR AND RECEIPT

INVENTOR: **SETSUO KASUGA**
ASSIGNEE: GREEN SUTANPU KK, et al. (10)
APPL NO: 04-194146
DATE FILED: Jul. 21, 1992
PATENT ABSTRACTS OF JAPAN
ABS GRP NO: P1739
ABS VOL NO: Vol. 18, No. 261
ABS PUB DATE: May 18, 1994
INT-CL: G07G 1/12; B42D 11/00; G06F 15/21

ABSTRACT:

PURPOSE:To provide the transaction point processor which can easily grasp the remaining number of transaction points to a target.

CONSTITUTION:The sales register work of merchandise is performed, and the member number of customer identification information recorded in a card 1 is read by a reading means 2. The number of transaction points this time is calculated corresponding to the purchase amount of a customer this time. The deposit remaining points of the customer up to the last time transaction are read and among the target point set by a target point number setting means 6, the target point set to the customer under processing is read. When the target point is reached, processing to give certificate stamps or bills recorded the target transaction point number by a transaction point giving and receiving means 7 is performed. The deposit remaining points are updated 3 by subtracting 4 the target transaction point number given to the customer from the deposit remaining points this time, and the remaining number to the next target point is displayed 8.

05-174249 Jul. 13, 1993 L1: 2 of 8

TRANSACTION POINT PROCESSOR

INVENTOR: **SETSUO KASUGA**
ASSIGNEE: GREEN SUTANPU KK
APPL NO: 03-343453
DATE FILED: Dec. 25, 1991
PATENT ABSTRACTS OF JAPAN
ABS GRP NO: P1635
ABS VOL NO: Vol. 17, No. 590
ABS PUB DATE: Oct. 27, 1993
INT-CL: G07G 1/12; G06F 15/21

ABSTRACT:

PURPOSE:To obtain a transaction point processor capable of easily performing a high-quality transaction point real time processing and reducing time delay in a batch processing which takes place exceptionally, in simple configuration.

CONSTITUTION:When it is identified by an card registration shop

identification means 4 that a magnetic card C read by a magnetic card reading means 3 of a shop POS system 2 is registered in that shop, a transaction point is updated in real time. When it is identified that the card is registered in the other shop, transaction point data are temporarily stored by a other-shop-registered card transaction point data storage means 10 and transmitted to a computer 1 by an incoming data transmission means. The computer 1 divides the incoming data into respective shops by means of a transaction point data shop division means 15 and transmits them to the respective card registration shops by means of a outgoing data transmission means 16. The respective shops performs the batch updating processing of the transaction point of the card.

01-321560 Dec. 27, 1989 L1: 7 of 8

DISPLAY DEVICE FOR INSTRUCTION OF SALES PROMOTION AND CUSTOMER SERVICE JOB

INVENTOR: **SETSUO KASUGA**
ASSIGNEE: GREEN SUTANPU KK, et al. (90)
APPL NO: 63-156402
DATE FILED: Jun. 24, 1988
PATENT ABSTRACTS OF JAPAN
ABS GRP NO: P1020
ABS VOL NO: Vol. 14, No. 129
ABS PUB DATE: Mar. 12, 1990
INT-CL: G06F 15/21; G07G 1/12

ABSTRACT:

PURPOSE:To ensure the easy and effective application of the customer information obtained from the customer cards and a POS to the sales promotion and the customer service by giving the instructions to the cashiers for the messages related to the sales promotion and customer service jobs corresponding to the customer groups sorted by the customer information on the personal attribute and the personal purchase.

CONSTITUTION:The personal attribute and personal purchase information on each customer are collected and stored in a personal information memory means 3 by means of a POS, a personal card 1 and a personal deciding means 2 which identifies the personal via the card 1. A condition-based personal retrieving means 4 retrieves the customers coincident with the due conditions based on the specific conditions set by a retail shop. These customers are stored in a memory means 5 for customers coincident with conditions. In case a customer visiting a cashier is stored in the means 5, the instructions are displayed by a display means 6 to the cashier. Thus the cashier informs the messages, etc., to the customer for sales promotion and customer service. Thus it is possible to apply easily and effectively the customer information obtained via the card 1 and the POS to the sales promotion and the customer service.p

01-304596 Dec. 8, 1989 L1: 8 of 8

PROCESSOR FOR PURCHASE SERVICE POINT CARD

INVENTOR: **SETSUO KASUGA**
ASSIGNEE: GREEN SUTANPU KK, et al. (10)
APPL NO: 63-134606
DATE FILED: Jun. 1, 1988
PATENT ABSTRACTS OF JAPAN

ABS GRP NO: P1012
ABS VOL NO: Vol. 14, No. 101
ABS PUB DATE: Feb. 23, 1990
INT-CL: G07G 1/12; G06F 15/21

ABSTRACT:

PURPOSE:To enable a cashier to automatically take a message corresponding to a customer in a shop by storing messages for individual customers in an individual message storage means and outputting messages to individual customers by an individual output means.

CONSTITUTION:Conditions different from fundamental service points preliminarily set in accordance with the amount of purchase money are set for individual customers by an individual setting means 3, and service points different from fundamental service points preliminarily set in accordance with purchase of individual commodities are set by an individual commodity setting means 4. Messages including these conditions and service points are stored for individual customers in an individual message storage means 2. It is judge whether the message for an individual recorded on a card 1 is stored in the individual message storage means or not by an individual judging means 5, and the message is outputted to an individual message output means 9 in accordance with the judging result, and the outputted message is stored in an outputted message storage means 14.s
=>

06-131562 May 13, 1994 L28: 1 of 6
POS **DEVICE** WITH **POINT** **MANAGING** FUNCTION

INVENTOR: TETSUYUKI MORIMOTO
ASSIGNEE: NITSUKO CORP, et al. (90)
APPL NO: 04-308330
DATE FILED: Oct. 22, 1992
PATENT ABSTRACTS OF JAPAN
ABS GRP NO: P1785
ABS VOL NO: Vol. 18, No. 429
ABS PUB DATE: Aug. 10, 1994
INT-CL: G07G 1/12; B41J 29/20; G06F 15/21

ABSTRACT:

PURPOSE:To accelerate customer's purchasing desires by printing out the current number of accumulated points, gift names to be exchanged, their term of validity gift names having higher points, and number of lacking points for the higher gifts on a slip in each customer's purchase.

CONSTITUTION:A magnetic card on which a customer's name, an ID number, the accumulated number of points corresponding to an amount purchased, an accumulation starting date, etc., are previously recorded is previously transferred to each customer requiring point service. On the other hand, reference points for gift exchange, gift names to be exchanged, amount/point conversion factors, and the validity of points are previously initialized in a storage part 3-9. At the time of accounting, the number of points is calculated from the total amount purchased and accumulated on that of the magnetic card to update the contents. When the updated point value reaches the reference of gift exchange, commodity names to be exchanged, commodity names corresponding to higher point values and the lacking number of points for the higher commodities are printed out on a slip. If the period of point service is approached, the period is also printed out to give an alarm.

06-110905 Apr. 22, 1994 L28: 2 of 6
POINT **MANAGING** **DEVICE**

INVENTOR: HIROSHI FURUBAYASHI
ASSIGNEE: KK M & C SYST, et al. (10)
APPL NO: 03-229794
DATE FILED: Aug. 16, 1991
PATENT ABSTRACTS OF JAPAN
ABS GRP NO: P1774
ABS VOL NO: Vol. 18, No. 391
ABS PUB DATE: Jul. 21, 1994
INT-CL: G06F 15/21; B42D 15/10; G06F 15/30; G06K 17/00

ABSTRACT:

PURPOSE:To reduce a cost by allowing a multifunction telephone terminal equipment to have the center function of a point management, and to use a device even at a place where a private circuit can not provided by connecting the device with a computer by using a public circuit.

CONSTITUTION:A magnetic card offered by a customer is inserted into an information reader/writer. The information reader/writer reads an identification number and a cumulative point from the magnetic card, and transmits them to the processor part of the multifunction telephone terminal equipment. Next, while the magnetic card is inserted into the information reader/writer, a purchase amount this time is inputted by using a key part. The processor part multiples the purchase amount this time by a prescribed constant, for example, 0.01, calculates a point this time, adds the point this time to the read cumulative point, and calculates the new cumulative point. The new cumulative point is written in the magnetic card by using the information reader/writer, and displayed at a display part.

POINT **MANAGING** **DEVICE**

INVENTOR: HIROSHI FURUBAYASHI
ASSIGNEE: KK M & C SYST, et al. (50)
APPL NO: 03-229796
DATE FILED: Aug. 16, 1991
PATENT ABSTRACTS OF JAPAN
ABS GRP NO: P1767
ABS VOL NO: Vol. 18, No. 365
ABS PUB DATE: Jul. 8, 1994
INT-CL: G06F 15/21; B42D 15/10; G06K 17/00

ABSTRACT:

PURPOSE:To execute the point management in almost the same way as a POS terminal equipment is used by using a multi-function telephone terminal equipment, and also, to reduce the cost to about 1/5 to 1/10 so as to become profitable economically.

CONSTITUTION:In the **point** **managing** **device** for **managing** a **point** issued in accordance with a customer's purchase amount at every affiliated store, this device has a processor part, a memory part, a display part and a key part, is provided with a speech function and a communication function, and constituted by providing a multi-function telephone terminal equipment operated in accordance with a loaded IC built-in card and a program stored in advance, an information reader/writer which is connected to the terminal equipment through an I/O interface, and executes read and write of information to a personal information recording card, and a computer connected to the terminal equipment through a pay station line.
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01-321560 Dec. 27, 1989 L1: 7 of 8

DISPLAY DEVICE FOR INSTRUCTION OF SALES PROMOTION AND CUSTOMER SERVICE JOB

INVENTOR: **SETSUO KASUGA**
ASSIGNEE: GREEN SUTANPU KK, et al. (90)
APPL NO: 63-156402
DATE FILED: Jun. 24, 1988
PATENT ABSTRACTS OF JAPAN
ABS GRP NO: P1020
ABS VOL NO: Vol. 14, No. 129
ABS PUB DATE: Mar. 12, 1990
INT-CL: G06F 15/21; G07G 1/12

ABSTRACT:

PURPOSE:To ensure the easy and effective application of the customer information obtained from the customer cards and a POS to the sales promotion and the customer service by giving the instructions to the cashiers for the messages related to the sales promotion and customer service jobs corresponding to the customer groups sorted by the customer information on the personal attribute and the personal purchase.

CONSTITUTION:The personal attribute and personal purchase information on each customer are collected and stored in a personal information memory means 3 by means of a POS, a personal card 1 and a personal deciding means 2 which identifies the personal via the card 1. A condition-based personal retrieving means 4 retrieves the customers coincident with the due conditions based on the specific conditions set by a retail shop. These customers are stored in a memory means 5 for customers coincident with conditions. In case a customer visiting a cashier is stored in the means 5, the instructions are displayed by a display means 6 to the cashier. Thus the cashier informs the messages, etc., to the customer for sales promotion and customer service. Thus it is possible to apply easily and effectively the customer information obtained via the card 1 and the POS to the sales promotion and the customer service.p

SYSTEM:OS - DIALOG OneSearch
File 15:ABI/INFORM(R) 1971-1995/Jun W3
(c) 1995 UMI
File 16:PROMT(R) 1972-1995/Jun 30
(c) 1995 Information Access Co.

Set	Items	Description
S1	578093	POINT? ? OR CREDIT? ?
S2	792278	PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?
S3	262914	REDEEM? OR CASH()IN? OR EXCHANGE?
S4	29747	S1 AND S2 AND S3
S5	1023155	COMPUTER? OR ELECTRONIC?
S6	11064	S4 AND S5
S7	9987	S6 NOT PY=1995
S8	436053	GROCERY()STORE OR STORE? OR SUPER()MARKET OR SUPERMARKET?
S9	0	S8 AND S9
S10	0	S10 NOT PY=1995
S11	537	S1(N5)S2(N5)S3
S12	65	S11 (S) (S8 OR GROCER?)
S13	20	S12(S) (COMPUTER? OR ELECTRONIC?)
S14	20	S13 NOT PY=1995
S15	20	RD (unique items)

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t 15/3,k/1-20

15/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1995 UMI. All rts. reserv.

00916042 95-65434
High-tech coupons and kiosks
Bianchi, Alessandra
Inc. v16n10 PP: 33 Oct 1994
ISSN: 0162-8968 JRNL CODE: INO
AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 12288.00
Article Ref. No.: B-INO-93-11
WORD COUNT: 711

...TEXT: Tuscon, Salt Lake City, Chicago, and Atlanta), will supposedly do just that. Called the Coupon Exchange Center, it is an electronic point -of- purchase coupon-distribution system that pays shoppers cash (in the form of an electronically generated check at the checkout counter) and prizes for buying selected products.

Manufacturers will pay...

15/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1995 UMI. All rts. reserv.

00868992 95-18384
The directory of alternate media
Mummert, Hallie
Target Marketing v17n4 PP: 36-47 Apr 1994
ISSN: 0889-5333 JRNL CODE: ZIR
AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 11927.02
WORD COUNT: 659

...TEXT: given on the purchase of participating brands and for the dollar amount of the total purchase . Shoppers can redeem points for gifts from a catalog.

The benefit for direct marketers is the ability to target...

15/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1995 UMI. All rts. reserv.

00807718 94-57110
On guard!
Falvey, Jack
Sales & Marketing Management v146n1 PP: 41 Jan 1994
ISSN: 0163-7517 JRNL CODE: SAL
AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 809.03
Article Ref. No.: B-SAL-96-18
WORD COUNT: 758

...TEXT: laptop computer. The report is sent by modem that evening to her headquarters: "Store #227819: Exchanged damaged goods , put point -of- purchase coupons on shelf stock, dressed end cap, recommended additional display to front-end manager."

With...

15/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1995 UMI. All rts. reserv.

00604244 92-19347
Promoting Partnerships
Brewer, Geoffrey
Incentive v166n3 PP: 14-19, 148 Mar 1992
ISSN: 1042-5195 JRNL CODE: IMK
AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 10316.01
Article Ref. No.: B-IMK-53-13
WORD COUNT: 2279

...TEXT: Incentives has devised programs in which personal-computer dealers can accumulate points each time they purchase the products of a specific PC company. The points are redeemable for business-related services or products, such as in- store display materials and computer -training manuals for customers--"anything that helps the retailer better service his customer and accelerate...

15/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1995 UMI. All rts. reserv.

00035018 76-00788
COMPUTER SECURITY - POS TERMINAL CONTROLS
STROBIN, EDWARD A.
RETAIL CONTROL V44 N4 PP: 38-47 DEC. 1975
ISSN: 0034-6047 JRNL CODE: REC
AVAILABILITY: Photocopy available from ABI/INFORM 15863.00

ABSTRACT: CERTAIN PROCEDURES AND STEPS MAY BE IMPLEMENTED BY STORES TO INSURE DATA-SECURITY AND PROTECT AGAINST FRAUD. SOME OF THESE ARE AS FOLLOWS. POS TERMINALS MAY BE PROGRAMMED TO OPEN CASH DRAWERS ONLY FOR TRANSACTIONS REQUIRING THE INPUT OR OUTPUT OF CASH, RATHER THAN FOR EVEN EXCHANGES . CREDIT EXCHANGE SLIPS SHOULD BE KEPT IN LOCKED MEDIA DRAWERS BESIDE POS REGISTERS, TO HELP IN SALES AUDITS. COMPUTERS CAN KEEP TRACK OF CASH AT EACH REGISTER AND MESSENGERS CAN BE SENT TO GET ...

15/3,K/6 (Item 1 from file: 16)
DIALOG(R)File 16:PROMT(R)

05456302
High-tech coupons and kiosks
Manufacturers look for more efficient ways of providing discount than coupons

Inc October 1, 1994 p. 33
ISSN: 0162-8968

... a high 'misredemption' rate by retailers. In Store Media Systems plan to introduce a Coupon Exchange Center which is an electronic point -of - purchase coupon distribution system which pays shoppers cash and prizes for buying certain products. Manufacturers will...

...660 million after 3 years. Advance Promotion Technologies has introduced its Vision Value Network combining electronic marketing, financial services and a frequent shopper program in 200 supermarkets . It has contracts with 880 more. Manufacturers pay 6 cents for every promotion that is...

... allowing promotional material to be tracked enabling identification of specific purchases. They are marketing to stores but also through direct mailing and predict breaking even by the end of the year...

15/3,K/7 (Item 2 from file: 16)
DIALOG(R)File 16:PROMT(R)

05370442
Shell launches smart card to build sophisticated database

Euromarketing October 4, 1994 p. N/A
ISSN: 0952-3820
FULL TEXT AVAILABLE IN FORMAT 9 WORD COUNT: 256

... Shell Smart card contains a tiny microchip. Electronic points are stored when customers make a purchase and are emptied out when points are redeemed for a gift, British Airways flights or given to a charity. Customer orders are electronically transmitted to the Shell mail order center. Shell Smart is not a payment card and...

15/3,K/8 (Item 3 from file: 16)
DIALOG(R)File 16:PROMT(R)

05017003
A Photographers Place
  Attracts photographers, artists, historians & collectors for photographic memorabilia

Photographic Trade News February 1994 p. 48
FULL TEXT AVAILABLE IN FORMAT 9 WORD COUNT: 1758

... 50 percent of gross sales), relies particularly on foreign orders. As Zucker explains, international customers purchase merchandise in US dollars and, after the exchange rate on credit cards, his prices amount to half their local retailers'. In terms of domestic sales, he...

15/3,K/9 (Item 4 from file: 16)
DIALOG(R)File 16:PROMT(R)

04292594
LAWN & GARDEN PROGRAMS HELP DEALERS MAKE THEIR MARK
  Wholesale lawn product companies are introducing store programs to help retailers sell its products

Hardware Age February, 1993 p. 41
ISSN: 8755-254X

... implemented the Do-It Best Green Garden Center program in which retailers pay fees in exchange for detailed planograms, inventory suggestions, training help, point -of- purchase displays, advertising aids and ongoing information. Servistar Corp offers retailers its Home & Garden Showplace program...

15/3,K/10 (Item 5 from file: 16)
DIALOG(R)File 16:PROMT(R)

04279345
Deerfield Beach company signs preliminary deal for $26 million
  Advanced Promotion Technologies: has signed a contract to provide Vons Cos stores with marketing system

Miami Herald (FL) January 7, 1993 p. C1,C3

...other information. Customers who join the Vision Value Club will get more, receiving frequent-shopper points for each purchase of participating brands, which will be redeemable in a glossy gift catalogue. ...

15/3,K/11 (Item 6 from file: 16)
DIALOG(R)File 16:PROMT(R)

04231224
Food: GET READY FOR TALKING GREEN STAMPS
  Advanced Promotion Tech: Vision card-activated computer program used to pay for groceries

American Demographics January, 1993 p. 23
ISSN: 0163-4089

...APT) (Deerfield Beach, FL) Vision, a card-activated computer program used to pay for grocery purchases , gives shoppers instant refunds, redeemable points , sweepstakes offers, and recipes. For each dollar shoppers spend, prize points are awarded. It is...

... and informational messages can be delivered, at the point of purchase, to brand-loyal customers. Supermarket sales may be increased by the system. Research has shown that most consumer segments find...

... of other scanner- or card-using shoppers. The system has been in operation at 30 supermarkets for two years. The testing's final stages, in 11/92, were involving 450 brands. APT's plans call for Vision being offered in 1/93 to all supermarkets in the US. ...

15/3,K/12 (Item 7 from file: 16)
DIALOG(R)File 16:PROMT(R)

03885931
Deerfield firm, bank OK grocery marketing plan
Advanced Promotion Tech: Cooperates with Bank One on grocery checkout combining financial svcs, mktg

Sun-Sentinel (Fort Lauderdale, FL) June 3, 1992 p. D1
ISSN: 0744-8139

... registers prices, shows short commercials that tout special discounts on some products, tally frequent shopper points that can be redeemed for gifts, or charge grocery purchases to Visa or Mastercard credit cards. Advanced Promotion Technologies said that the systems have been rolled out in 200 Super Valu stores , and have been tested by over 1 year in some 30 supermarkets across the USA. The in-store marketing approach is based on research that shows that 2/3rds of purchase decisions are made within the stores .

15/3,K/13 (Item 8 from file: 16)
DIALOG(R)File 16:PROMT(R)

03775385
Ingram Merchandising Services: An Innovative Approach to Racking: This company is redefining the rack jobber's role in serving supermarkets

Supermarket News April 27, 1992 p. S12
ISSN: 0039-5803
FULL TEXT AVAILABLE IN FORMAT 9 WORD COUNT: 1429

...system hook-up. Others can send tapes of the POS data to the company. Invoicing, credits , sales transactions and reports can be exchanged electronically . As a third option, IMS merchandise specialists scan the inventory or gather sales information at the store using a hand-held unit, and transmit the data back to the IMS mainframe. IMS...

15/3,K/14 (Item 9 from file: 16)
DIALOG(R)File 16:PROMT(R)

03354568
WHEREHOUSE TAKES OFF: MUSIC/VIDEO CHAIN ON FAST-FORWARD
Wherehouse Entertainment: Continues aggressive growth strategy despite recession

Chain Store Age Executive Edition September, 1991 p. 29
ISSN: 0193-1199
FULL TEXT AVAILABLE IN FORMAT 9 WORD COUNT: 889

... orientation. One of the first chains to offer a frequent renters program, Wherehouse gives customers points for movie purchases and rentals that can be redeemed for a variety of gifts, ranging from electronic equipment to airline tickets. An advanced store level management information system allows the chain to run the program with a minimum of...

... orientation. One of the first chains to offer a frequent renters program, Wherehouse gives customers points for movie purchases and rentals that can be redeemed for a variety of gifts, ranging from electronic equipment to airline tickets. An advanced store level management information system allows the chain to run the program with a minimum of...

15/3,K/15 (Item 10 from file: 16)
DIALOG(R)File 16:PROMT(R)

02774317
M&H to test grocery bonus cards
Quality Companies: Tests Que-Card grocery bonus cards in 5 Piggly Wiggly grocery stores

Commercial Appeal (Memphis, TN) October 07, 1990 p. C1,C5
ISSN: 0745-4856

... Que-Cards, which are given to shoppers, resemble credit cards with magnetic strips. Customers accumulate points for their purchases. Points are stored in a computer and may be redeemed for merchandise. 'The main difference between stamps and the card is the customer doesn't...

... according to Gerald Craig, advertising and marketing director for Quality Companies. Quality Companies can provide grocery stores with the total amount of a purchase, information that can be used to determine if...

... primary or secondary shopper, according to Craig. Quality places a Status-Que terminal in each store , which dispenses coupons for points and allows customers to check their totals. A computer collects each store 's data, which is uploaded each night to a main computer in Memphis. ...

15/3,K/16 (Item 11 from file: 16)
DIALOG(R)File 16:PROMT(R)

02665681
Frequent shopper programs ripen
Supermarkets are offering frequent user programs

Advertising Age August 06, 1990 p. 21
ISSN: 0001-8899

...Technologies' new Vision Value Club works in a similar way to Reward America, but the redeemable points are applicable only to catalog items . Participating brands in this program include Coca-Cola, Campbell, and Procter & Gamble. Shelf signs and...

15/3,K/17 (Item 12 from file: 16)
DIALOG(R)File 16:PROMT(R)

02321016
Company has replacement for green stamps
Advanced Promotion Tech: Has developed smart-card point-of-sale system being used in field tests

South Florida Business Journal September 25, 1989 p. 8
ISSN: 0746-2271

... The customers slip 'smart' cards through a reader at the checkout stand to record their purchases and the points they earn. Those points are later redeemed for catalog items . The system's monitor displays the products and their prices as they move through the...

... messages. Along with its companion service, the Vision Value Club, the system also provides optional electronic checking and credit card services. ...

15/3,K/18 (Item 13 from file: 16)
DIALOG(R)File 16:PROMT(R)

02299609
DAHL'S INTRODUCES NATION'S FIRST ELECTRONIC FREQUENT SHOPPER PROGRAM FOR SUPERMARKETS

PR Newswire September 12, 1989 p. 1

... the use of a "smart" card with a computer microchip, the Vision Value Club awards points to shoppers for grocery purchases . Points are then redeemed for name-brand catalog merchandise. The Vision Value Club card allows shoppers to accumulate points...

... current point total is then shown on a color video screen and increases as corresponding items are purchased . Points are redeemed for a wide variety of gifts such as jewelry, audio/visual equipment, toys and home...

... In addition the Vision Value Club card can also be used for financial services including electronic check clearing, direct debit and credit card functions. ...

15/3,K/19 (Item 14 from file: 16)
DIALOG(R)File 16:PROMT(R)

02274441
S&H to Roll Out Electronic Stamp Program
Sperry & Hutchinson: Launches stamp incentive program via electronic redemption program

Supermarket News August 28, 1989 p. 12
ISSN: 0039-5803

... redemption program for its national market. Called Counterpoints, the program will operate by tracking customer purchases via scannable cards. Customers accummulate credits , redeeming them for in-store products or other S&H merchandise. Other major retailers have followed suit in expectation for the 1990s being the decade for electronic marketing. S&H is positioning itself to be a major player in the stamp market. ...

15/3,K/20 (Item 15 from file: 16)
DIALOG(R)File 16:PROMT(R)

01430146
Stamped out: Bayless ends 'Golden Tens' giveaway; chain tries more-modern shopping lures.

ARIZONA REPUBLIC (PHOENIX, AZ) March 2, 1986 p. SecE,11

... of the stamp to larger retailers, where a customer is assigned a number and accumulates redeemable credits with each purchase . Carlson also owns Radisson Hotels and TGI Friday's restaurants.
...
?

File 148:Trade & Industry Database(TM) 1976-1995/Jun 30
(c) 1995 Info Access Co
*File 148: File 148 was reloaded on 5/12/95. To retreive records
use the AA= prefix to search the supplier accession number.

Set	Items	Description
S1	697413	POINT? ? OR CREDIT? ?
S2	752889	PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?
S3	406131	REDEEM? OR CASH()IN? OR EXCHANGE?
S4	47554	S1 AND S2 AND S3
S5	1080295	COMPUTER? OR ELECTRONIC?
S6	18446	S4 AND S5
S7	17380	S6 NOT PY=1995
S8	437812	GROCERY()STORE OR STORE? OR SUPER()MARKET OR SUPERMARKET?
S9	0	S8 AND S9
S10	0	S10 NOT PY=1995
S11	488	S1(N5)S2(N5)S3
S12	63	S11 (S) (S8 OR GROCER?)
S13	10	S12 (S) S5
S14	10	S13 NOT PY=1995

?e
t 14/3,k/1-10

14/3,K/1
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

07541894 SUPPLIER NUMBER: 15778389 (USE FORMAT 7 FOR FULL TEXT)
nigh-tech coupons and kiosks.
Bianchi, Alessandra
Inc., v16, n10, p33(1)
Oct, 1994
ISSN: 0162-8968 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 789 LINE COUNT: 00064

... Tucson, Salt Lake City, Chicago, and Atlanta), will supposedly do just that. Called the Coupon Exchange Center, it is an electronic point -of- purchase coupon-distribution system that pays shoppers cash (in the form of an electronically generated check at the checkout counter) and prizes for buying selected products.
Manufacturers will pay...

14/3,K/2
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

07269643 SUPPLIER NUMBER: 15405527 (USE FORMAT 7 FOR FULL TEXT)
The directory of alternative media. (Directory)
Mummert, Hallie
Target Marketing, v17, n4, p36(6)
April, 1994
DOCUMENT TYPE: Directory ISSN: 0889-5333 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 737 LINE COUNT: 00058

... given on the purchase of participating brands and for the dollar

amount of the total purchase . Shoppers can redeem points for gifts from a catalog.
The benefit for direct marketers is the ability to target...

14/3,K/3
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

07180085 SUPPLIER NUMBER: 14946143 (USE FORMAT 7 FOR FULL TEXT)
On guard! (automation and management)
Falvey, Jack
Sales & Marketing Management, v146, n1, p41(1)
Jan, 1994
ISSN: 0163-7517 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 786 LINE COUNT: 00058

... laptop computer. The report is sent by modem that evening to her headquarters: "Store #227819: Exchanged damaged goods , put point -of- purchase coupons on shelf stock, dressed end cap, recommended additional display to front-end manager."
With...

14/3,K/4
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

06772849 SUPPLIER NUMBER: 14761437 (USE FORMAT 7 FOR FULL TEXT)
Franchisor's new game; store mixes rental, sales and trade-in. (InterActive Electronics Corp. launches Game Power Headquarters, video game stores)
Apar, Bruce
Video Business, v13, n46, p1(2)
Nov 26, 1993
ISSN: 0279-571X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 544 LINE COUNT: 00041

... Of those, he added, "only two to three customers asked for cash. The rest accepted credit toward purchase or product exchange ." Used-game pricing is updated constantly in the system's point-of-sale computer .
Games rent for $3.99 for three days. Sell-through pricing is aggressive and tied...

14/3,K/5
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

06422226 SUPPLIER NUMBER: 13569188 (USE FORMAT 7 FOR FULL TEXT)
GTE drops frequent-shopper program.
Nannery, Matt
Supermarket News, v43, n13, p12(1)
March 29, 1993
ISSN: 0039-5803 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 681 LINE COUNT: 00055

...ABSTRACT: consumer purchases at supermarkets from scanner data and from mailed-in statements from shoppers. The purchases earned points that could be redeemed for catalog merchandise. Consumer response was

good, and GTE claimed that the two-year old...

14/3,K/6
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

05900856 SUPPLIER NUMBER: 12263668 (USE FORMAT 7 FOR FULL TEXT)
Smart card in works with new alliance. (Bank One, Columbus N.A. and Advanced Promotion Technologies Inc. market supermarket check-out line system using smart cards)
Card News, v7, n12, p6(1)
June 15, 1992
ISSN: 0894-0797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 223 LINE COUNT: 00017

TEXT:
...a video system running brief commercials offering discounts on certain products and tracking frequent shopper points redeemable for gifts. "We're right at the point of purchase , where the shopper is making the purchase decisions," said Catherine Amann, a spokeswoman for APT...

...or Visa privileges will be able to earn frequent-shopper points for additional purchases outside grocery stores . APT recently rolled out the system to 200 Super Valu stores . The system has been tested for more than a year in 30 supermarkets nationwide. APT, a Deerfield Beach, Fla., company, represents a joint venture of the Procter & Gamble...

14/3,K/7
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

05863244 SUPPLIER NUMBER: 12181001 (USE FORMAT 7 FOR FULL TEXT)
Ingram Merchandising Services: an innovative approach to racking. (Special Advertising Supplement: The Magic of Video) (Company Profile)
Supermarket News, v42, n17, pS12(2)
April 27, 1992
DOCUMENT TYPE: Company Profile ISSN: 0039-5803 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 1659 LINE COUNT: 00137

... Among the keys to its success are:
-Cross-merchandising programs with video, audio, books and computer software.
-High-tech inventory control programs that extensive use of electronic data interchange (EDI) and point of sale (POS) systems.
-Flexible replenishment methods that compensate for...

...the P.R.I.M.E system, IMS merchandise specialists int the field use laptop computers for a variety of inventory control, sales, and informational functions.
The merchandise specialists can access IMS' IBM AS400 mainframe computer to transmit inventories, keep abreast of local trends, and maintain complete store profiles.
"IMS also...

...support retailers that possess greater technical sophistication, such as POS (point-of-sale), or EDI (electronic data interchange)," said Kim

Eden, systems analyst. "Or we can provide the more traditional rack...the selection fresh.

To respond quickly to the retail environment, IMS makes extensive use of electronic data interchange (EDI) technology. Retailers with IBM AS 400 or compatible systems can connect directly...

...system hook-up. Others can send tapes of the POS data to the company. Invoicing, credits, sales transactions and reports can be exchanged electronically. As a third option, IMS merchandise specialists scan the inventory or gather sales information at the store using a hand-held unit, and transmit the data back to the IMS mainframe.

IMS...

14/3,K/8
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

05468643 SUPPLIER NUMBER: 11349248 (USE FORMAT 7 FOR FULL TEXT)
Wherehouse takes off. (Wherehouse Entertainment Inc.) (company profile)
Chain Store Age Executive with Shopping Center Age, v67, n9, p29(2)
Sept, 1991
DOCUMENT TYPE: company profile ISSN: 0193-1199 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 978 LINE COUNT: 00076

... orientation. One of the first chains to offer a frequent renters program, Wherehouse gives customers points for movie purchases and rentals that can be redeemed for a variety of gifts, ranging from electronic equipment to airline tickets. An advanced store level management information system allows the chain to run the program with a minimum of...

14/3,K/9
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

05231702 SUPPLIER NUMBER: 10518364 (USE FORMAT 7 FOR FULL TEXT)
Target marketing: turning birds of a feather into sitting ducks; does new technology threaten consumer privacy?
Smith, Robert Ellis
Business and Society Review, n76, 33-37
Wntr, 1991
ISSN: 0045-3609 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3119 LINE COUNT: 00248

... chain in Richmond, Virginia, received discounts (in the form of "electronic coupons" credited at the point of sale) in exchange for permitting Citcorp to monitor each of their purchases and sell the data in aggregate to merchants.

The Citicorp subsidiary will continue its other...

14/3,K/10
DIALOG(R)File 148:Trade & Industry Database(TM)
(c) 1995 Info Access Co. All rts. reserv.

04079637 SUPPLIER NUMBER: 07634780 (USE FORMAT 7 FOR FULL TEXT)
Dahl's introduces nation's first electronic frequent shopper program for

supermarkets. (Dahl's Supermarkets, Vision Value Club)
PR Newswire, p0912FL006
Sept 12, 1989
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 398 LINE COUNT: 00033

... the use of a "smart" card with a computer microchip, the Vision Value Club awards points to shoppers for grocery purchases . Points are then redeemed for name-brand catalog merchandise.
"We are pleased to offer our customers an additional way...
?

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SYSTEM:OS  - DIALOG OneSearch
  File 233:Microcomputer Abstracts(TM)  1981-1995/Jun
         (c) 1995 Learned Inform.Inc.
  File 237:Buyer's Guide to Micro Software(SOFT)  1993/Sep
         (c) 1993 ONLINE Inc.
  File 256:SoftBase:Reviews,Companies & Prods.  1995/May
         (c) 1995 Info.Sources Inc
  File 278:Microcomput.Software Guide  1995/Jun
         (c) 1995 Reed Reference Publishing
  File 751:Datapro Software Directory  1995/May
         (c) 1995 McGraw-Hill, Inc.


Set     Items   Description
S1      15774   POINT? ? OR CREDIT? ?
S2      18240   PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?
S3       5505   REDEEM? OR CASH()IN? OR EXCHANGE?
S4         71   S1 AND S2 AND S3
S5     108610   COMPUTER? OR ELECTRONIC?
S6         31   S4 AND S5
S7         30   S6 NOT PY=1995
S8         21   RD (unique items)
S9      10393   GROCERY()STORE OR STORE?  OR SUPER()MARKET OR SUPERMARKET?
S10         4   S8 AND S9
S11         4   S10 NOT PY=1995
?
t 11/7/1-4

 11/7/1     (Item 1 from file: 233)
DIALOG(R)File 233:Microcomputer Abstracts(TM)
(c) 1995 Learned Inform.Inc. All rts. reserv.

0366805   94LK11-010
   Cash-in-hand or e-cash on the Internet -- It's the same difference
   Hewitt, Michael J
   LINK-UP , November 1, 1994 , v11 n6 p14, 1 Page(s)   ISSN: 0739-988X
   Company Name: DigiCash
   Product Name: E-Cash
   Discusses DigiCash's E-Cash, a system of digital cash, also called
virtual cash. Says once the system becomes fully established, users will be
able to send money over the Internet as securely and easily as sending
electronic mail. The basic procedure to access E-Cash is to enter credit
card or bank account details online, then withdraw as needed after entering
the correct password. E-Cash is stored online until the user finds an
online retailer willing to honor it. Predicts it will be used for small
sums, or where checks are impractical. Adds that E-Cash surcharges will be
less than those imposed on credit card purchases. Says excess E-Cash funds
can be returned to the users' accounts. (LDS)


 11/7/2     (Item 2 from file: 233)
DIALOG(R)File 233:Microcomputer Abstracts(TM)
(c) 1995 Learned Inform.Inc. All rts. reserv.

0222853   90CS08-005
   NYCE steps up debit POS implementation Update
   Tracey, Brian
   Computers in Banking , August 1, 1990 , v7 n8 p19, 38, 2 Pages   ISSN:
0742-6496
   Reports that New York Cash Exchange (NYCE) signed an agreement with
```

D'Agostino Supermarkets Inc. which allows NYCE cardholders to pay electronically for groceries purchased, and a deal between NYCE and National Data Corp. for equipping 90,000 merchant locations with terminals that accept NYCE cards. Says the deals are part of an effort in implementing the use of point-of-sale (POS) cards. Also says the move to POS is being done now because of the dropping prices of merchant terminal hardware and increased network reliability; merchants are eyed for debit POS because of the paper-thin margins they operate on which make credit cards unacceptable. Includes a photo. (tbc)

11/7/3 (Item 3 from file: 233)
DIALOG(R)File 233:Microcomputer Abstracts(TM)

0175157 88CR08-310
Connecting Point begins trade-in plan No time limit set on XT, AT returns
Kinley, Patricia
Computer Reseller News , August 22, 1988 , n274 p4, 137, 2 Pages
ISSN: 0893-8377
Reports that Connecting Point of America, Inc. is embarking on a program which will allow corporate users to trade older IBM PC XT and AT machines and move up to PS/2's. The trade-in program differs from that offered by IBM in that Connecting Point will buy any number of old machines as long as at least one new unit is sold (IBM requires a one-for-one exchange), the program has no time limit (IBM's will end in October), and Connecting Point will purchase the old computer as-is (IBM requires trade-ins to be in working order.) Connecting Point sells their trade-ins through a firm that refurbishes computers and sells them through used computer stores or rental outlets. (djd)

11/7/4 (Item 4 from file: 233)
DIALOG(R)File 233:Microcomputer Abstracts(TM)

0142779 87FC05-001
Buying and selling a used computer: First-time buyers can get a full system at a good price; experienced users can use sale proceeds to upgrade
Ditlea, Steve
Family Computing , May 1987 , v5 n5 p27-30, 4 Pages ISSN: 0738-6079
Discusses the advantages to purchasing a used computer, and says that used microcomputers can now be purchased not only through swap meets and classified ads but also through brokerage services and secondhand computer stores. Advantages detailed include cost savings, free bonus software, technical assistance from the original owner, and the fact that most microcomputers are resold soon enough to still be in good condition. Says that the used computer market is dominated by the IBM PC series and compatibles and the Apple IIs and Macintoshes. Also explains how to go about purchasing a microcomputer through a brokerage service such as Boston Computer Exchange. States that supermarket bulletin boards and classified adds are the most useful way of purchasing and selling used PCs. Two sidebars list points to consider before buying or selling microcomputers. Includes a buyer's guide to 21 microcomputers that compares the prices of new versus used models.
?
Set Items Description
S1 15774 POINT? ? OR CREDIT? ?
S2 18240 PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?

```
S3        5505   REDEEM? OR CASH()IN? OR EXCHANGE?
S4          71   S1 AND S2 AND S3
S5      108610   COMPUTER? OR ELECTRONIC?
S6          31   S4 AND S5
S7          30   S6 NOT PY=1995
S8          21   RD (unique items)
S9       10393   GROCERY()STORE OR STORE?  OR SUPER()MARKET OR SUPERMARKET?
S10          4   S8 AND S9
S11          4   S10 NOT PY=1995
S12          8   S4 AND S9
?
```

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0366805 94LK11-010
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Hewitt, Michael J
LINK-UP , November 1, 1994 , v11 n6 p14, 1 Page(s) ISSN: 0739-988X
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Product Name: E-Cash
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DIALOG(R)File 233:Microcomputer Abstracts(TM)

0175157 88CR08-310

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Computer Reseller News , August 22, 1988 , n274 p4, 137, 2 Pages
ISSN: 0893-8377
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12/7/4 (Item 4 from file: 233)
DIALOG(R)File 233:Microcomputer Abstracts(TM)

0142779 87FC05-001
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Ditlea, Steve
Family Computing , May 1987 , v5 n5 p27-30, 4 Pages ISSN: 0738-6079
Discusses the advantages to purchasing a used computer, and says that used microcomputers can now be purchased not only through swap meets and classified ads but also through brokerage services and secondhand computer stores. Advantages detailed include cost savings, free bonus software, technical assistance from the original owner, and the fact that most microcomputers are resold soon enough to still be in good condition. Says that the used computer market is dominated by the IBM PC series and compatibles and the Apple IIs and Macintoshes. Also explains how to go about purchasing a microcomputer through a brokerage service such as Boston Computer Exchange. States that supermarket bulletin boards and classified adds are the most useful way of purchasing and selling used PCs. Two sidebars list points to consider before buying or selling microcomputers. Includes a buyer's guide to 21 microcomputers that compares the prices of new versus used models.

12/7/5 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies & Prods.

01477788 DOCUMENT TYPE: Product

PRODUCT NAME: STS PC Register (477788)

STS Systems (103225)
2800 Trans-Canada Hwy
Pointe Claire, PQ H9R 1B1 Canada
TELEPHONE: (514) 426-0822

RECORD TYPE: Directory

CONTACT: Danielle Silverman, Mktg Mgr

STS PC Register offers retailers the convenience of a register combined

with the added functionality of a personal computer all in one compact unit. It is ideal for both single-register specialty stores that require customized data capture and for multi-register. networked environments. Menu-driven so sales associates can quickly master its functions, the product also offers store managers the flexibility to tailor data such as markdown and discount methods and to perform functions such as petty cash transactions and media exchanges . Capable of handling all standard transactions , it also processes non-sale transactions such as transfers, receipt and distribution confirmations, and tracks layaways, credit notes and gift certificates. Advanced features include floating cashier logic and post-void transactions , and the ability to suspend and recall transactions . Through polling to Sales Audit, the software feeds the rest of the Merchandising System, General Ledger and Accounts Receivable. Other modules that can run on the product include STS In- Store Customer Profile System (CPS), Integrated Price Look-Up, Style Locator, In- Store Inventory (with or without PDTs), Store Goals, Store Mail, Time Clock and Labor Scheduler.

REVISION DATE: 940513

12/7/6 (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies & Prods.

01017322 DOCUMENT TYPE: Product

PRODUCT NAME: Assistant Controller Point of Sale 7.2 (017322

Lake Avenue Software (352403)
50 E Foothill Blvd 1st Floor
Arcadia, CA 91006 United States
TELEPHONE: (818) 445-9700

RECORD TYPE: Directory

CONTACT: Joseph Mavilia, VP

Assistant Controller Point of Sale 7.2 offers accounting for the retail sales environment. The system operates with optional bar code readers and cash drawer via the serial port. It can use most dot-matrix printer or tape printer. Backorders, layaways, returns and exchanges are handled. The software's features include: (1) online checking of inventory; (2) optional password protection for editing of prices while online; (3) options item file by code or description (includes a wildcard search); (4) credit card, cash sales and sales on account capabilities; (5) invoicing of non-inventory items ; and (6) blanket discounting or discounting by selected product item . The reports include sales by product item , sales by customer, salesperson commission report, customer account report, product price list and summary of operations (by date range). The system interfaces with Accounts Receivable and Inventory Modules, or will stand alone. A multi- store version is available.

REVISION DATE: 940627

12/7/7 (Item 1 from file: 751)
DIALOG(R)File 751:Datapro Software Directory

00266175 DATAPRO ACCESSION NUMBER: 00266175
PRODUCT NAME: Easy Retailing 3.0
VENDOR: Marketech, Inc.
ADDRESS: 63 E. 90th, New York, NY, 10011 USA
TELEPHONE: 1 212 427 5825
PRODUCT DESCRIPTION: With Easy Retailing, users can ring sales with 3-4 digit model/style numbers, bar codes, or step-by-step item selection; do discounts, layaways, split payments, credit cards, gift certificates, store charges, unticketed items, multiple-tax rates, refunds, exchanges, and credits. Other features include automatic price lookup, print receipts with full item descriptions, tracking of customers and print statements, mailing labels. Users can instantly ''X" out, ''Z" out, and reset the register, print daily reports on sales, accounting, orders, deliveries and salesperson performance; enter inventory, print inventory worksheets, inventory zoom reports, price tickets, process orders, enter vendor information, PO terms and due dates, print purchase orders, PO summaries by PO#, date or vendor, analyze every aspect of business, including inventory, price and margin maintenance, best sellers/top profit contributors, color/size/merchandising, periodic and open-to-buy reports.
RECORD CREATION DATE: 19920319
DATE LAST MODIFIED BY DATAPRO: 19950501

12/7/8 (Item 2 from file: 751)
DIALOG(R)File 751:Datapro Software Directory

00241499 DATAPRO ACCESSION NUMBER: 00241499
PRODUCT NAME: System/88 Primary SNA
VENDOR: IBM
ADDRESS: Old Orchard Road, Armonk, NY, 10504 USA
TELEPHONE: 1 914 765 1900 FAX: 1 914 765 4190
PRODUCT DESCRIPTION: System/88 Primary SNA (5732-028) helps System/88 applications exchange data with various control units and communications controllers. The attached SNA cluster controllers and associated devices run as secondary logical units and communicate with applications running in the System/88 as primary logical units. It helps System/88 function as a single sub-area SNA host in a network with a single domain SNA cluster controller providing an application programming interface for LU types 0, 1, 2, and 3. The application program interface provides access at the SNA data flow control layer. User applications can be written to interface between upstream SNA host applications, under the control System/88 Secondary SNA, and downstream SNA devices or applications. These applications examine the data and route to different SNA hosts based on host availability, data content, or other user criteria. System/88 applications can communicate with the LUs residing in SNA control units, SNA communication controllers, SNA devices, and SNA applications, among others: 3274 Display Control Unit; 3624 Consumer Transaction Facility; 3651 Store Controller; 3684 model 2 Point -of-Sale Controller/Register; 4680 Store System Controller; 4701 and 4702 Finance Communications Controller; 4730 Personal Banking Machine; and IBM System/88 SNA applications in other System/88s.
RECORD CREATION DATE: 19920111
DATE LAST MODIFIED BY DATAPRO: 19930920
?

SYSTEM:OS - DIALOG OneSearch
File 350:Derwent World Pat. 1963-1980/UD=9520
(c) 1995 Derwent Info Ltd
File 351:DERWENT WPI 1981-1995/UD=9524;UA=9518;UM=9514
(c)1995 Derwent Info Ltd

Set	Items	Description
S1	338816	POINT? ? OR CREDIT? ?
S2	68974	PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?
S3	153668	REDEEM? OR CASH()IN? OR EXCHANGE?
S4	127	S1 AND S2 AND S3
S5	275287	COMPUTER? OR ELECTRONIC?
S6	29	S4 AND S5
S7	26	S6 NOT PY=1995
S8	167886	GROCERY()STORE OR STORE? OR SUPER()MARKET OR SUPERMARKET?
S9	0	S8 AND S9
S10	0	S10 NOT PY=1995
S11	40	S4 AND S8
S12	15	S6 AND S8

?¶

12/7/1 (Item 1 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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010181117 WPI Acc No: 95-082370/11
XRPX Acc No: N95-065191 *Image available*
Distribution system for products and information e.g for banknotes - includes e.g. telephone linked storage points and computers to inform user of nearest source of required product if it is not initially available
Patent Assignee: (FACC/) FACCHIN D; (FRAU/) FRAU P
Author (Inventor): FACCHIN D; FRAU P
Number of Patents: 002
Number of Countries: 031
Patent Family:

CC	Number	Kind	Date	Week	
WO	9504333	A1	950209	9511	(Basic)
AU	9476104	A	950228	9521	

Priority Data (CC No Date): IT 93VI134 (930802)
Applications (CC,No,Date): AU 9476104 (940801); WO 94EP2549 (940801)
Language: English
EP and/or WO Cited Patents: EP 537756; GB 2110450; GB 2254469; US 4674055; US 4803348; US 4896024; US 5091713; WO 9120046
Designated States
(National): AU; BR; CA; CN; CZ; FI; HU; JP; NO; PL; RO; RU; SI; SK; US
(Regional): AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE
Filing Details: AU9476104 Based on WO 9504333
Abstract (Basic): WO 9504333 A
The system includes several automatic dispensers (11,12,13;41,42,43) each with organised spaces for products to be dispensed. A device takes a selected product and conveys it out of the store . A reader identifies the selected product. Primary storage systems store and process the information regarding the stored items . Secondary storage systems manage information received from a user or from a network with which the dispenser is connected.
The system further includes an element for identifying magnetic

cards or semiconductor cards. Each dispenser is connected to a host computer (10,40) by telephone, radio or satellite links. The system includes a display and a printer for the required information. The host computer exchanges information with each of the dispensers connected with it.

ADVANTAGE - Allows minimum quantity of stored goods to optimize quantity of products available in e.g. a town without increasing storage expenses.

Dwg.1/2

Derwent Class: T01; T04; T05; W01;
Int Pat Class: G07F-007/00; G07F-009/02; G07F-017/16

12/7/2 (Item 2 from file: 351)
DIALOG(R)File 351:DERWENT WPI

009676780 WPI Acc No: 93-370333/47
XRPX Acc No: N93-285924 *Image available*

Shopping system with spaced customer selection and goods dispatch points - uses data link to transmit selected goods information to dispatch and collection point outside town centre

Patent Assignee: (ACCU-) ACCUMULATA VERW GES MBH; (ACCU-) ACCUMULATA VERW GMBH
Author (Inventor): SCHLAMP H
Number of Patents: 003
Number of Countries: 017
Patent Family:

CC Number	Kind	Date	Week	
EP 570913	A2	931124	9347	(Basic)
DE 4217045	A1	931125	9348	
DE 4217045	C2	940825	9432	

Priority Data (CC No Date): DE 4217045 (920522)
Applications (CC,No,Date): EP 93108094 (930518); DE 4217045 (920522)
Language: German
EP and/or WO Cited Patents: No-SR.Pub
Designated States (Regional): AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT ; SE

Abstract (Basic): EP 570913 A

The shopping system has a customer selection point (1) at which sample goods are displayed and a remote dispatch point (3) for the selected items communicating with the selection point via a data line (2).

Each customer uses an interrogation device (13) with an input keyboard (15) for selecting the required items , with a cash-point for calculating the corresponding charge. A central computer (53) at the dispatch point is used to select the required items , which are released when the customer inserts a payment receipt in a reader (32) at the dispatch point .

ADVANTAGE - Allows decentralised shopping using park-and-ride centres from which selected goods can be collected.

Dwg.1/3

Abstract (DE): 9432 DE 4217045 C

The samples unit (1) is located at a different place from the goods -dispenser unit (3) to which it is connected by a line (2) for data exchange . The samples unit contains copies (14) and information (16), and the customer receives an enquiry (13) and input (15) appliance. A bill is automatically made out at a cash desk (11)

where the customer gets a collection card (4) to take to the goods dispenser unit which has a central computer (53). The goods dispenser unit contains larger quantities of the goods in its store (31) from where the goods are taken to a goods dispenser unit. The customer feeds his collector card into a reading unit (34).

ADVANTAGE - The goods -sales system avoids buyers having to drive into town centres to buy goods

Dwg.1/3

Derwent Class: P27; T05;
Int Pat Class: A47F-009/04; A47F-010/02; G07F-007/00; G07F-017/12

12/7/3 (Item 3 from file: 351)
DIALOG(R)File 351:DERWENT WPI

009406874 WPI Acc No: 93-100384/12
XRPX Acc No: N93-076389 *Image available*

Electronically recording and redeeming coupon system - includes coupon scanner which has memory for storing data representing scanned product codes and coupon codes

Patent Assignee: (COUN/) COUNTS R D
Author (Inventor): COUNTS R D
Number of Patents: 001
Number of Countries: 001
Patent Family:

CC Number	Kind	Date	Week	
US 5192854	A	930309	9312	(Basic)

Priority Data (CC No Date): US 558775 (900726); US 829561 (920205)
Abstract (Basic): US 5192854 A

The system handles coupons selected by a customer. The coupons have a product code of the product covered by the coupon and have a corresponding coupon code representing information relating to the value of the coupon. A coupon scanner used by the customer scans the coupons and has a memory for storing data representing the scanned product codes and their corresponding coupon codes. A product scanner at a retail store scans product codes of products to be purchased and provides data representing the scanned codes.

A processor credits to the customer the value of the coupon when the data representing the scanned codes corresponds to the data in the coupon scanner memory. The system may also include a kiosk having a processor interfacing with the coupon scanner for providing to the scanner additional data and for providing to the kiosk information stored in the coupon scanner.

ADVANTAGE - Convenient to use and reduces handling of coupon.

Dwg.1/7

Derwent Class: T01; T05;
Int Pat Class: G06F-007/20; G06F-015/74

12/7/4 (Item 4 from file: 351)
DIALOG(R)File 351:DERWENT WPI

009335772 WPI Acc No: 93-029235/04
XRPX Acc No: N93-022341 *Image available*

Information transmitting system for stock trading - has electronic

unit which transmits information to central device which forwards data to stock agents authorised terminal and then to stock exchange computer

Patent Assignee: (NORM-) NORM PACIFIC AUTOMATION CORP
Author (Inventor): SHYU J M
Number of Patents: 001
Number of Countries: 001
Patent Family:

CC	Number	Kind	Date	Week	
GB	2258061	A	930127	9304	(Basic)

Priority Data (CC No Date): GB 9115029 (910711)
Abstract (Basic): GB 2258061 A

The system enables each stock investor to input trading data into an individual electronic unit (2) which first verifies the investor's identity and trading data. If found to be correct, the unit will transmit the input message to a central device (1) which aids the stock agent in completing various procedures such as credit checking. The complete data is then forwarded by way of the stock agent's authorised input terminal (3) to the matching computer (4) in the stock exchange . Before the stock trading match is made, the investor still has chance to change his/her mind to correct the trading price, number of shares of stock, or even cancel this transaction with this system.

The matched data and the investor's required information can also be transmitted back and displayed on the electronic unit. The related information about matched transactions is automatically stored in the electronic unit to facilitate automatic verification by the system. After the delivery procedure is finished, this information is allowed to be erased.

ADVANTAGE - Provides simplified trade authorised procedure, automatically check and verify trade information and allow individual investor to have correct trading information to improve trading efficiency, reduce trader's operating cost and make trade more fair.

Dwg.1/5

Derwent Class: T01;
Int Pat Class: G06F-015/30

12/7/5 (Item 5 from file: 351)
DIALOG(R)File 351:DERWENT WPI

009307109 WPI Acc No: 93-000545/01
XRPX Acc No: N93-000219 *Image available*

Protecting credit balance stored in chip=card - using certificate generated by particular party to validate balance transferred from chip=card to debit-card point

Patent Assignee: (SIEI) SIEMENS AG
Author (Inventor): HUESKE T; PFAU A
Number of Patents: 002
Number of Countries: 001
Patent Family:

CC	Number	Kind	Date	Week	
DE	4119924	A1	921224	9301	(Basic)
DE	4119924	C2	940217	9407	

Priority Data (CC No Date): DE 4119924 (910617)
Applications (CC,No,Date): DE 4119924 (910617)
Abstract (Basic): DE 4119924 A

The method involves transferring a data block (DAT) from the chip card (CHK) to a credit or debit point . The data block includes a bank balance (GUT), stored in the chip card, a key (K), and a balance certificate (CER). The validity of the transferred balance is checked using the certificate. A new balance is calculated by addition or subtraction of an amount of money. Using a coding algorithm, based on a key which is valid for both parties, a new certificate (NCER) is generated. The new balance and the new certificate are stored in the chip-card.

Pref. a message authentification code (MAC) is formed for each transferred data block.

USE/ADVANTAGE - For payment card used for banking or as telephone card. Chipcard actively prevents manipulation, and recognises manipulation at credit /debit points .

Dwg.1,2/5

Abstract (DE): 9407 DE 4119924 C

The chip-card (CHK) is used in a financial transaction with receiving stations (KA, HO) or an issuing station (FA). On card insertion an electronic initialisation (INIT) follows. Then a two-sided (AUTH) authentication exchange follows with a challenge/response sequence. After successful AUTH, a message is issued by the chip-card of DATA, Message Authorisation Code (MAC), Credit Level (GUT) and a certificate (CER), which is an encrypted sequence derived from a key and Credit Level (GUT).

This message is checked by the station (KD, HO, FS) by using (CER), which then calculates a new credit level (NGUT) by adding or subtracting money. A message is then returned to the chip-card (CHR) of DATA/MAC/NGUT with a new certificate (NCER).

ADVANTAGE - Avoids use of paper transactions .

Dwg.1/5

Derwent Class: T01; T04; T05;
Int Pat Class: G06F-012/14; G06F-015/30; G06K-019/00

12/7/6 (Item 6 from file: 351)
DIALOG(R)File 351:DERWENT WPI

009204506 WPI Acc No: 92-331938/40
XRPX Acc No: N92-253514 *Image available*

Gift certificate generating and dispensing appts. - enables user to select retailer from menu and enter gift value then verifies credit card, debits account and prints certificate

Patent Assignee: (GIFT-) GIFT CERTIFICATE CENT INC
Author (Inventor): ALEXANDER K J; BROOKS P R; DOYLE T J; HAMILTON R H; VEENEMAN W J
Number of Patents: 006
Number of Countries: 019
Patent Family:

CC	Number	Kind	Date	Week	
WO	9215968	A1	920917	9240	(Basic)
AU	9215774	A	921006	9301	
US	5243174	A	930907	9337	
EP	574529	A1	931222	9351	
AU	649934	B	940602	9427	
JP	6505582	W	940623	9429	

Priority Data (CC No Date): US 664930 (910305); US 760875 (910916)
Applications (CC,No,Date): JP 92508156 (920212); WO 92US1187 (920212); WO 92US1187 (920212); AU 9215774 (920212); WO 92US1187 (920212); EP

92908612 (920212); WO 92US1187 (920212); AU 9215774 (920212)
Language: English
EP and/or WO Cited Patents: EP 114723; EP 119720; US 4359631; US 4809837; WO 8501373; WO 8603310; WO 8805578
Designated States
(National): AU; CA; JP; KR
(Regional): AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LU; MC; NL; SE
Filing Details: JP06505582 Based on WO 9215968; AU9215774 Based on WO 9215968; EP0574529 Based on WO 9215968; AU0649934 Previous Publ. AU 9215774; AU0649934 Based on WO 9215968
Abstract (Basic): WO 9215968 A

A consumer approaches the gift dispenser (10) and inserts a credit card into a magnetic reader (16). The consumer chooses a retailer from a menu of participating retailers and enters the gift certificate value. The machine automatically verifies the credit card causes the account to be debited and prints the gift certificate (200).

A number of gift certificate dispensing devices (10.1....10.N) can be connected in a network under the control of a cpn. Information regarding gift certificate purchases is transferred from the devices to the cpu to be controlled and billed to credit card accounts. The cpu also informs merchants of the purchase of gift certificates that will be redeemed at their stores .

Dwg.2/15

Abstract (US): 9337 US 5243174 A

A consumer approaches the device and inserts a credit card into a magnetic card reader. The consumer chooses a retailer from a menu of participating retailers and enters the gift certificate value. The machine automatically verifies the credit card, causes the account to be debited and prints the gift certificate.

Multiple gift certificate dispensing devices can be connected in a network under the control of a central processing unit. Information regarding gift certificate purchases is transferred from the devices to the central processing unit to be collated and billed to credit card accounts. The central processing unit also informs merchants of the purchase of gift certificates that will be redeemed at their stores .

USE - Electronic gift certificate dispenser for printing and dispensing a gift certificate purchased by a credit card.

Dwg.2/12

Derwent Class: T01; T05;
Int Pat Class: B42D-015/10; B44F-007/00; G06F-007/08; G06F-015/21; G06F-015/24; G06F-015/30; G07B-001/02; G07B-005/00; G07F-017/42

12/7/7 (Item 7 from file: 351)
DIALOG(R)File 351:DERWENT WPI

008644853 WPI Acc No: 91-148883/20
XRPX Acc No: N91-114271 *Image available*
Storage-retrieval data handling appts. - uses imaging technology to capture and process images of documents for processing
Patent Assignee: (BURS) UNISYS CORP
Author (Inventor): NIGAM R K; OSINSKI D A; ROGAN J D; WERNER G M; STEWART M A; DANKO M J; FORBES B K; BIRDSALL M G
Number of Patents: 005
Number of Countries: 016
Patent Family:

CC Number	Kind	Date	Week	
WO 9106058	A	910502	9120	(Basic)
EP 448673	A	911002	9140	
US 5170466	A	921208	9252	
US 5301350	A	940405	9413	
US 5321816	A	940614	9423	

Priority Data (CC No Date): US 419354 (891010); US 419566 (891010); US 420081 (891010); US 420082 (891010)
Applications (CC,No,Date): US 988365 (921209); EP 90915057 (901004); US 879683 (920504); US 909 (930106)
Language: English
EP and/or WO Cited Patents: DE 3116098; DE 3519110; EP 130050; EP 200593; EP 311807; FR 2595487; FR 2624632
Designated States
(National): CA; JP; KR
(Regional): AT; BE; CH; DE; DK; ES; FR; GB; IT; LU; NL; SE
Filing Details: WO9106058 (+10.10.89(2) -US- 419566,420081) (2217RMC); EP0448673 Based on WO9106058 (+10.10.89(2)-US-419566,420081) (2217RMC)
Abstract (Basic): WO 9106058

The system uses a host computer (6) which communicates commands and data to remotely located storage and retrieval modules (10) via server and controller appts. (4B). An imaging module (8i) in document processor (8) converts document image data into packets for transfer to the storage and retrieval modules (10).

When a workstation (12,14) requires a document for display, it is transmitted over a network in its packets by the storage and retrieval module (10), each of which modules are coupled together by fibre optic cables.

USE - For computer system. @(152pp Dwg.No.1a/17)@

Abstract (US): 9423 US 5321816 A

The local-remote appts. provides a network combining a local site having a host computer and a specialised storage and retrieval module for storing image information which is connected to a remote site having document processing equipment working with remote specialised storage retrieval modules for storage of image and information data.

The single local main host computer can operate the network such that documents which are converted to digitised packets can be stored in and retrieved from both the remote storage retrieval modules and also stored in the local storage retrieval module for use of the remote and the local peripheral devices.

USE/ADVANTAGE - High speed, high volume data storage and retrieval while permitting control management from single host computer at local site.

Dwg.16/17 9413 US 5301350 A

The bank check document handling system converts the digitized optical signals containing bank check document image packets having (i) image data and (ii) sequential non-image information data related to the image data into digitized electrical signals forming the bank check document image packets which are stored on identified areas of magnetic disk units via a file management system. In real time, a selected bank check document image packet is retrieved while simultaneous and concurrent storing operations of bank check document image packets are taking place.

Retrieved bank check document image packets is transmitted to a work station or printer for display. A unit communicates with a host computer to receive operational instructions and to transmit retrieved sequential non-image information for use by the host computer .

ADVANTAGE - High speed, high volume document handling.
Dwg.1/17 9252 US 5170466 A

The storage and retrieval modules (SRM's) are organised in clusters of six storage/retrieval modules and interconnected by local area network controllers. Each individual storage retrieval module in a cluster is interconnected to each of the other storage and retrieval modules in that cluster by a local area network controller. It is possible for one cluster of storage and retrieval modules to communicate with another cluster of storage and retrieval modules by use of a fibre optic link using a point -to- point optical controller which can transmit/receive digitised optical data dn can convert digitised optical data to digitised electrical data, and vice versa.

The (SRM) (10) is a high-speed, magnetic disc controller which performs a number of essential functions supportive of the image and item processing system. It retrieves and stores images from the imaging module. It transfers images to the Image Workstations. It

12/7/8 (Item 8 from file: 351)
DIALOG(R)File 351:DERWENT WPI

008628330 WPI Acc No: 91-132360/18
XRPX Acc No: N91-101646 *Image available*
Coupon redemption system for shopping - uses uniform coupon with bar code indicia redeemable on several products in supermarket
Patent Assignee: (CUNN/) CUNNINGHAM W R
Author (Inventor): CUNNINGHAM W R; AMARENO C S; KAYAN H
Number of Patents: 001
Patent Family:

CC Number	Kind	Date	Week	
US 5008519	A	910416	9118	(Basic)

Priority Data (CC No Date): US 272176 (881116)
Abstract (Basic): US 5008519
The manufacturer's coupon redemption system is electronically controlled, and compatible in any supermarket using Universal Product Codes. The system includes a newly-styled, uniform coupon, with special bar code indicia redeemable on up to three families of products. At the supermarket , a special device for reading the coupons is provided that reads the coupons presented by the consumer. The system verifies that the consumer did, in fact, purchase the items specified, that the coupon has not expired, and other validation conditions.
The unit communicates the results of the validation to the cash register for credit to the consumer's bill. The accepted coupon is then multilated to prevent re-use. The reader devices, and the in-store controller, are under the jurisdiction of the coupon clearing house, thus enabling the clearing house to electronically poll the coupon redemption data by computer directly from the stores , and to immediately produce tallies and totals for the purpose of immediate billing of the manufacturers and crediting of the retailers.
ADVANTAGE - Avoids need for hand tallying of coupons. @(19pp Dwg.No.1/10
Derwent Class: T04; T05; R28;
Int Pat Class: G06K-015/00

12/7/9 (Item 9 from file: 351)
DIALOG(R)File 351:DERWENT WPI

008381112 WPI Acc No: 90-268113/35
XRPX Acc No: N90-207468 *Image available*
Validation network with storage of customer coupon data - compares each of coupons in anyone of customer coupon accounts with each product purchased
Patent Assignee: (HUMB/) HUMBLE D R
Author (Inventor): HUMBLE D R
Number of Patents: 001
Patent Family:

CC Number	Kind	Date	Week	
US 4949256	A	900814	9035	(Basic)

Priority Data (CC No Date): US 190764 (880506)
Abstract (Basic): US 4949256
The coupon validation network includes a central control systems storing two database master files, a first file for all redeemable encoded coupons issued by all manufacturers partiticipating in the network and a second file for all coupons redeemed by each retailer

participating in the network. A number of local control systems for operation by one of the retailers store and at least three database local files, a first file of all the redeemable encoded coupons, a second file for all coupons redeemed by the retailer and a third file for customer coupon accounts of all validated redeemable coupons presented in advance for credit by each customer.

A first coupon processing terminal for use in conjunction with an electronic sales register and the like adjusts a total purchase price to reflect all valid redeemed coupons and updates . the second local database file. A second coupon processing terminal adapted for independent use by customers identifies all valid coupons presented in advance for later redemption credit . Data is transferred between the at least one central control system and the local control system.

USE - Retail marketing promotions. @(7pp Dwg.No.1/1

Derwent Class: T01; R27;
Int Pat Class: G06F-015/21

12/7/10 (Item 10 from file: 351)
DIALOG(R)File 351:DERWENT WPI

008173165 WPI Acc No: 90-060166/09
XRPX Acc No: N90-046245 *Image available*

Self-service cash- point for sales or service units - has number of cash magazines identified by memory modules to prevent manipulation

Patent Assignee: (SCHE-) SCHEIDT & BACHMANN
Author (Inventor): KIRBERG B
Number of Patents: 006
Number of Countries: 010
Patent Family:

CC	Number	Kind	Date	Week	
EP	355238	A	900228	9009	(Basic)
US	5056643	A	911015	9144	
EP	355238	B1	930728	9330	
EP	355238	B1	930728	9330	
CA	1320273	C	930713	9334	
DE	3882706	G	930902	9336	

Priority Data (CC No Date): EP 88710022 (880825)
Applications (CC,No,Date): DE 3882706 (880825); EP 88710022 (880825); US 662331 (910225); EP 88710022 (880825); EP 88710022 (880825); CA 608917 (890821)
Language: German
EP and/or WO Cited Patents: DE 2651105; EP 164733; EP 41457; FR 2396366
Designated States (Regional): AT; CH; DE; FR; GB; LI; NL; SE
Filing Details: DE3882706 Based on EP 355238
Abstract (Basic): EP 355238

The self service payment point has a keyboard (2) and a coin shlot (2) that receives a number of different denominations. A display (4) indicates the entered amount. Coins pass through a checking stage (5) to be received by a buffer (8) where they are sorted and are directed to a number of different denomination magazines (9).

Coins are transferred into a main magazine (10) when the individual ones are full. As a proection against manipulation each magazine has an electronic memory that has an identification code and also logs the data and time the unit is inserted.

USE/ADVANTAGE - E.g. in car park. Prevents manipulator of cash

magazines in self service units. @(6pp DWg.No.1/1
Abstract (US): 9144 US 5056643
An arrangement includes several cashier vending-type machines for goods and services. Each machine has at least one cash box, and several replaceable and preferably self-filling coin-storing units for returning or refunding money. A computer controls the machine, produces a balance, and is provided with a random access memory that is protected against the loss of power.
To prevent deceitful manipulations by operators, and to enable a clear determination of error while precluding human error during use, without requiring additional work, each coin-storing unit is provided with an electronic memory that is protected against loss of data. Upon insertion of that unit into a machine, the memory stores a coding that identifies the machine.
USE/ADVANTAGE - E.g. for travel ticket or parking ticket machine. Prevents fraud by operators. @(5pp
Abstract (EP): 9330 EP 355238 B
System having a plurality of pay-collecting goods -vending or service-performance machines, for example travel-ticket machines within a certain accounting zone or parking-ticket machines of a car park company, each machine (1) exhibiting, apart from at least one cash box (10), a plurality of exchangeable , preferably auto-filling change stores (9) for issuing change and a computer (13), which controls the machine (1) and draws up a balance sheet, having read-write memories (16) which are protected against power failure, characterised in that each change store (9) is provided with an electronic memory (20) which is protected against data loss and in which, when the change store (9) is inserted in each case into a machine (1), the coding identifying this machine (1), for example the machine number, is stored .
System according to Claim 1, characterised in that, in addition to the coding of the respective machine (1), the date and time of the insertion and, where appropriate, of the removal of the change store (9) into or from the machine (1) are stored in the electronic memory (20) of the coin store (9).
Dwg.1/1
Derwent Class: T05; T07; R29; R27
Int Pat Class: G07D-001/00; G07F-005/24; G06F-015/30

12/7/11 (Item 11 from file: 351)
DIALOG(R)File 351:DERWENT WPI

007914569 WPI Acc No: 89-179681/25
XRPX Acc No: N89-137213 *Image available*
Coin-operated gaming machine - has changeover facility to allow operation with different foreign coins
Patent Assignee: (BERG-) BERGMANN T GMBH
Author (Inventor): BERGMANN T
Number of Patents: 004
Number of Countries: 013
Patent Family:

CC	Number	Kind	Date	Week	
EP	320792	A	890621	8925	(Basic)
DE	3834020	A	890629	8927	
EP	320792	B1	940316	9411	
DE	3888482	G	940421	9417	

Priority Data (CC No Date): DE 3742746 (871217); DE 3834020 (881006)

Applications (CC,No,Date): DE 3888482 (881208); EP 88120511 (881208); EP 88120511 (881208); EP 88120511 (881208)
Language: German
EP and/or WO Cited Patents: A3...8936; DE 2210861; DE 2323978; FR 2512232; GB 1205873; GB 2017370; No-SR.Pub; WO 8500910; GB 2112985
Designated States (Regional): AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
Filing Details: DE3888482 Based on EP 320792
Abstract (Basic): EP 320792

A coin operated gaming machine, i.e. slot machine, has a number of drums (2) that are rotated in a psuedo random sequence and which have symbols on their peripheries. Win combinations are displayed on the top section (3). Entry points (4) are provided for coins of different origins and displays (75) indicate the amount of credit available.

A selector (73) allows changeover to be made. The base of the unit has a pair of magazines (5) used to store the two types of coins.

USE/ADVANTAGE - Allows different foreign coins to be used in slot machine. @(5pp Dwg.No.1/1

Abstract (EP): 9411 EP 320792 B

A gaming machine with a game system unit (2), a display device for winning and playing symbols, a winnings chart unit (3) for a winnings chart based on combinations of symbols, a cash intake unit (4) for the intake of coins of at least two different currencies, a cash storage unit (5) for supplying these coins in at least two different currencies, separated by type, a cash dispensing unit (6) for paying out these coins in one of at least two different currencies, whereby the game system unit (2) and the winnings chart unit (3) are programmed to accept one of the acceptable currencies as a playing currency and converts amounts inserted in a different but acceptable currency into the playing currency by means of a currency exchange unit (17), these amounts then being indicated as a credit on the playing currency credit display (8), wherein a computer unit (7) is provided to handle various cash exchange transactions so that the exchange rates may be adjusted manually to take account of any currency fluctuations, wherein at the end of the game the amount displayed on the playing currency credit display (8) in the playing currency may be paid out as required in the playing currency by activating a paying-out key (80) or in the selected paying-out currency after exchange key (73) which displays the exchanged amount on a digital display (75) and finally activation of a paying-out key (80), characterised in that different bank notes of at least two different currencies may also be accepted through the cash intake unit (4) and made available in the cash storage unit (5) after being separated according to type, wherein the computer unit (7) has a data memory (74) for handling various paying-in, paying-out and exchange transactions and is connected to contents counters (13) in the cash storage unit (5) specific to the currencies, wherein the computer unit (7) controls the contents so that if a content level predetermined as full is exceeded, the coins that have been stored are sorted according to currency and type and guided to separate cash containers (10), and characterised in that after insertion either of bank notes or coins in one currency into the cash intake unit (4) at least one game is run and an amount in one of the acceptable currencies is accepted and indicated on the digital display (75) and may be changed by the player into a playing currency by activating the exchange key (73), whereby in this manner this exchanged amount is shown on the playing currency credit display (8) and during the game current winnings are shown on the digital winnings display (9) to advise the

player and then are automatically posted on the playing currency credit or after insertion of bank notes or coins by activation of a cash intake unit (4) connected to the currentv
Derwent Class: T05; W04; R29;
Int Pat Class: G07F-017/34; G07F-003/00

12/7/12 (Item 12 from file: 351)
DIALOG(R)File 351:DERWENT WPI

007744720 WPI Acc No: 89-009832/02
XRPX Acc No: N89-007501 *Image available*
Franking machine system with remote credit setting - has computer providing communication between number of franking machines and remote credit controller
Patent Assignee: (ALCA-) ALCATEL BUSINESS SY; (NEOP-) NEOPOST LTD
Author (Inventor): GILHAM D T
Number of Patents: 006
Number of Countries: 004
Patent Family:

CC	Number	Kind	Date	Week	
EP	298776	A	890111	8902	(Basic)
GB	2208368	A	890330	8913	
GB	2208368	B	910703	9127	
EP	298776	B1	930929	9339	
DE	3884485	G	931104	9345	
US	5323323	A	940621	9424	

Priority Data (CC No Date): GB 8716184 (870709)
Applications (CC,No,Date): US 216180 (880707); US 724852 (910702); US 155245 (931122); EP 88306278 (880708); EP 88306278 (880708); DE 3884485 (880708); EP 88306278 (880708)
Language: English
EP and/or WO Cited Patents: A3...8930; DE 3712138; No-SR.Pub; US 3792446; US 4447890
Designated States (Regional): DE; FR; GB
Filing Details: DE3884485 Based on EP 298776
Abstract (Basic): EP 298776
A controller (19) linked to a number of franking machines (17) in a local network (18), or via modems (20,23) and telephone line (22) to franking machines (21) over a wider area, controls communication between each franking machine and the post office. The credit available to each franking machine is stored in a register within the k franking machine and can be set by an exchange of secure codes between the franking machine adn the controller (19). Further credit can be arranged for the group of machines by a similar exchange of codes between the controller and the post office controller.
USE/ADVANTAGE - Allows franking machines within organisation to be set remotely via one telephone line to post office credit cotnroller. @(6pp Dwg.No.1/4)@
Abstract (US): 9424 US 5323323 A
Franking machine system master controller communicates with a postal authority resetting center and with a plurality of franking machines, and includes registers for storing the value of credit available for distribution to the franking machines and registers for storing data relating to usage of the individual franking machines.
Credit is obtained from the resetting center by the

controller and is distributed to the franking machines as required by each machine. Preferably, a communication device is operable to communicate with the resetting centre computer to effect a credit update transaction whereby a new credit value is authorised and includes an input device to enter the new credit value in the second register.

USE/ADVANTAGE - For franking mail items , particularly controller for use in franking machine systems. A transportable memory unit can be used as communication device between controller and franking machines.

Dwg.1/5

Abstract (GB): 9127 GB 2208368

A franking machine system comprising a plurality of franking machines in a group; a controller; first communication means between each franking machine of the group and said controller; said controller including register means to register a total value of credit available for use by said franking machines in said group and means to distribute amounts of credit from said total value of credit registered in said register means and available for use by said franking machines of the group via said first communication means to selected ones of said franking machines in the group and to decrement said total value of credit registered by said register means by said amounts of credit distributed to said franking meters.

Abstract (EP): 9339 EP 298776 B

A franking machine system comprising a plurality of franking machines (17, 21) and a remote resetting computer (14) characterised by a controller (19); first communication means (18, 20, 22, 23) between each said franking machine (17, 21) and said controller (19); said controller including register means (25, 26) to register a total value of credit available for the system and means (24) operable to distribute amounts of credit via said first communication means (18, 20, 22, 23) to selected franking machines (17, 21) and to decrement said total value of credit registered by said register means (25, 26) by said distributed amounts of credit and second communication means (15, 16, 20) operable to communicate between the controller (19) and the remote resetting computer (14) to effect updating of the total value of credit in said register means (25, 26).

Dwg.1/4

Derwent Class: T01; T05; W01; R29; Q36

Int Pat Class: B65H-005/00; G06F-015/20; G06F-015/21; G07B-017/02

12/7/13 (Item 13 from file: 351)

DIALOG(R)File 351:DERWENT WPI

007296052 WPI Acc No: 87-293059/42

XRPX Acc No: N87-219379

Electronic cashier system with hierarchical goods data - has general and local PLU goods data that can be flexibly structured for handling special offers; PRICE UP FILE

Patent Assignee: (HITA) HITACHI KK

Author (Inventor): YOSHIDA K; ISHIKAWA T; NOGAMI M

Number of Patents: 004

Patent Family:

CC	Number	Kind	Date	Week	
DE	3712083	A	871015	8742	(Basic)
SE	8701376	A	871010	8748	
DK	8701787	A	871010	8809	

US 4843546 A 890627 8933
Priority Data (CC No Date): JP 8679918 (860409)
Applications (CC,No,Date): DE 3712083 (870409); US 35754 (870408)
Abstract (Basic): DE 3712083

The cashier system has a central facility that is linked to distributed points that can be in the form of stores . A central terminal is coupled to a main process computer and contains a memory for general price look up, PLU, date as well as local PLU data that relates to specific distrubuted points .

Distrubted terminals has PLU search unit , a local PLU data duffer (31,41)and a goods sales unit . Date is copied each day from the central terminal and this allows special offers to be varied.

ADVANATAGE - Allows general and local PLU date to be flexibly reconfigured. @(7pp Dwg.No.0/3

Abstract (US): 8933 US 4843546

A representative one of several POS terminals is provided with a centre PLU file and a local PLU file, and each of the terminals is provided with a local PLU buffer which holds a copy of the local file. The local file contains merchandise codes, names and unit prices of well-selling merchandise. The centre PLU contains information on other merchandise. When merchandise is sold at one of the POS terminals, the number of sales of the merchandise is stored .

After the store is closed, the stored numbers of times of merchandise are read, and if the number of times of sales of the merchandise whose information is stored in the centre file is smaller than that of merchandise whose information is stored in the local file, the merchandise information are exchanged between the centre file and the local file. @(8pp)@

Derwent Class: T01; T05; R27; R29;
Int Pat Class: G06F-015/21; G07G-001/14

12/7/14 (Item 14 from file: 351)
DIALOG(R)File 351:DERWENT WPI

004652561 WPI Acc No: 86-155903/24
XRPX Acc No: N86-115863

Merchandise coupon distributing, redeeming and clearing system operates electronically avoiding use of paper coupons

Patent Assignee: (COUP-) COUPCO INC; (NICH/) NICHTBERGER S
Author (Inventor): MCGLYNN K; NICHTBERGER S; SNOOK C
Number of Patents: 006
Number of Countries: 017
Patent Family:

CC Number	Kind	Date	Week	
WO 8603310	A	860605	8624	(Basic)
AU 8550944	A	860618	8635	
EP 203958	A	861210	8650	
US 4882675	A	891121	9005	
CA 1276724	C	901120	9101	
US RE34915	E	950425	9522	

Priority Data (CC No Date): US 674847 (841126); US 795128 (911120)
Applications (CC,No,Date): WO 85GB2151 (851030); EP 85905965 (851030); US 674847 (841126)
Language: English
EP and/or WO Cited Patents: US 3959624; US 4124109; US 4186438; US 4247759; US 4412631; US 4449186; US 4554446; WO 8501373
Designated States

(National): AU; BR; DK; JP
(Regional): AT; BE; CH; DE; FR; GB; IT; LU; NL; SE
Filing Details: US0034915 Reissue of US 4882675
Abstract (Basic): WO 8603310

**********The system presents to a customer a display of coupons, enabling the customer to make a selection of coupons, and to record the selection. A checkout is provided to identify the customer and to record items purchased in the store by the customer. The system determines any matches between the coupons selected and the items purchased and credits the customer in accordance with the terms of the matched coupons.

****The system pref. includes a video monitor for presenting the display of coupons and a touch screen to enable the customer to make a selection. The checkout pref. effects identification by scanning a special card adapted for use with the system. Reduced coupons are periodically cleared electronically .

ADVANTAGE - Reduces costs and fraudulent redemptions. @(102pp Dwg.No.1/40

Abstract (US): 9522 US RE34915 E

**********The paperless coupon distribution and redemption system includes display, selection and recording units, presenting to a customer a display of coupons, to enable the customer to make a selection of coupons from the display, and to record the selection, as well as generating a signal identifying the customer and his/her coupon selection. An ID and checkout unit identifies the customer at a store checkout station as the one who made the selection and generates a second signal identifying items purchased in the store by the customer.

**********A matching unit coupled to the display, selection and recording unit responds to the two signals to determine any matches between the coupons selected and the items purchased . The customer is credited in accordance with the terms of any matched coupons.

ADVANTAGE - Effective and efficient.

Dwg.1/40 9005 US 4882675

Cents-off merchandise coupons are distributed and redeemed immediately and electronically . An electronic display of coupons valid for use in a particular store is presented to customers in that store . When a customer makes a selection of coupons from the display, the selection is recorded. The customer is subsequently identified at a store checkout station as the one who made the selection.

Pref. the identification is made by scanning a special card adapted for use with the system. The items purchased in the store by the customer are recorded, and any matches between the coupons selected and the items purchased are determined electronically . The customer is immediately credited in accordance with the terms of the matched coupons. Redeemed coupons are periodically cleared electronically .

USE/ADVANTAGE - Paperless system for distributing, redeeming and clearing merchandise coupons. @(57pp)@

Derwent Class: T01; T05; R27; R28; R29
Int Pat Class: G06F-007/04; G06F-015/21; G06K-019/00; G07F-007/08

12/7/15 (Item 15 from file: 351)
DIALOG(R)File 351:DERWENT WPI

004224938 WPI Acc No: 85-051817/09

Related WPI Accession(s): 82-L7808E
XRAM Acc No: C85-022502
XRPX Acc No: N85-038574

Credit control and purchasing system uses portable card having visual display of information amended on transaction

Patent Assignee: (JOHO) JOHNSON MATTHEY PLC
Author (Inventor): NEWPORT D J; HOOD C

Number of Patents: 002
Patent Family:

CC Number	Kind	Date	Week	
GB 2144250	A	850227	8509	(Basic)
GB 2144250	B	851218	8551	

Priority Data (CC No Date): GB 8415704 (840000); GB 816820 (810304); GB 826275 (820000)
Applications (CC,No,Date): GB 8215704 (820303); GB 8415704 (840620)
Filing Details: GB2144250 Derived from 04.03.81 006275

Abstract (Basic): GB 2144250

System comprises (a) a portable credit device, pref. a card, carrying information, (part of) which is visually displayed; (b) a reader unit for reading information carried by the card; (c) a processor receiving the read information and, processing it, opt. in conjunction with additional stored or available information; and (d) a transcriber unit receiving processed information and corresp. amending (some of) the information carried by the card. The system is used in purchase of goods , where a customer is issued with a card in exchange for cash or credit , the nominal value of which is entered and shown as a visible display in alphabetical, numeric or symbolic form. The card is accepted from the customer at a point of sale, and processed by the system. It is returned to the customer with the visible displayed value reduced by the value of goods purchased .

ADVANTAGE - Information is updated on the card, and transactions are conducted without delays for e.g. signature, verification etc. The system may also be applicable to stock cards, or for monitoring any financial transaction . @(6pp Dwg.No.0/0)@

Abstract (GB): 8551 GB 2144250

A credit control system comprising a portable credit device having a display consisting of a pattern of individual segments to provide readable information, each of which segments includes an electrochromic cell having electrical connectors, which can be used to receive an electrical signal to produce a visible colour, wherein each electrochromic cell contains a solid electrolyte and a transition metal oxide, which can colour cathodically by reduction or anodically by oxidation, whereby the colour remains visible in the absence of electrical signal, and provides a standing electrical potential which can be electrically sensed so that the displayed information can be both visually and electrically read; a transcriber adapted to electrically connect to the portable credit device for selectively applying electrical signals to display information, an electronic reader adapted to electrically connect to the portable credit device for ascertaining the state of each electrochromic cell by sensing the electrical potential produced by each cell, and a processor for receiving the transmitted information from the reader processing information received (optionally in conjunction with information stored by or available to the processor) and transmitting information resulting from the processing to the transcriber to amend the displayed information in accordance with the transmitted information.

Derwent Class: G05; T04; T05; R28;
Int Pat Class: G06K-017/00

Derwent Registry Numbers: 1522-U; 1924-U; 1925-U; 1926-U; 1927-U; 1966-U
?

SYSTEM:OS - DIALOG OneSearch
File 35:Dissertation Abstracts Online 1861-1995/Jun
(c) 1995 UMI
File 202:Information Science Abs. 1966-1995/Jan
(c) 1995 IFI/Plenum Data Corp.

Set	Items	Description
S1	68535	POINT? ? OR CREDIT? ?
S2	39541	PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?
S3	24590	REDEEM? OR CASH()IN? OR EXCHANGE?
S4	203	S1 AND S2 AND S3
S5	154413	COMPUTER? OR ELECTRONIC?
S6	12	S4 AND S5
S7	12	S6 NOT PY=1995
S8	12	RD (unique items)
S9	13177	GROCERY()STORE OR STORE? OR SUPER()MARKET OR SUPERMARKET?
S10	3	S8 AND S9
S11	3	S10 NOT PY=1995

?F

11/7/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

782131 ORDER NO: AAD82-15016
CONSUMER REACTION TO A FINANCIAL SERVICE INNOVATION: ELECTRONIC FUNDS TRANSFER- POINT OF SALE DEVICES
Author: HORNE, DAVID ANDREW
Degree: PH.D.
Year: 1982
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)
Source: VOLUME 43/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 534. 345 PAGES

This study offers two perspectives for the adoption of Electronic Funds Transfer devices used at the point -of-sale. First, the data suggest that such a network constitutes an attractive exchange alternative to an economically viable segment of the general public. Second, linking diffusion of innovation principles to a new financial service presents the potential for a more complete understanding of new service development concepts and strategies.

As an exchange option EFT-POS devices would likely be utilized in a variety of non-traditional settings for instantaneous funds transfer--department stores , grocery stores , gas stations, and airports. These would include both payment and depository transactions . The results show that a principal benefit to probable users would be an expansion of their access to their financial assets through the deployment of such POS terminals.

The application of Diffusion of Innovation concepts can be expanded to include the burgeoning service sector. This exploratory research effort initiates this process by examining demographic traits, perceived attributes, and certain related behavioral dimensions. For this financial service innovation, demographic variables alone do not differentiate among the potential users and non-users. Certain previous behavior, especially the use of an Automated Teller Machine, does indicate likely adopters of POS systems. The individual's perception of the service's attributes does relate to probability of use. From a list of eleven recognized attributes, "Enjoyment of Using," "Easing of Personal Routine," and "Time Savings" all vary directly with willingness to use the

innovation. "Financial Risk" and "Cost of Using" vary indirectly. Other attributes were not as important. The study concludes that knowing the relative value of each attribute allows EFT-POS producers to modify both characteristics and communication concerning this service innovation.

11/7/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

755811 ORDER NO: AAD81-19539
ELECTRONIC FUNDS TRANSFER SYSTEMS IN THE RETAIL INDUSTRIES: PAST, PRESENT, AND FUTURE
Author: BITTER, CAROLE F.
Degree: PH.D.
Year: 1981
Corporate Source/Institution: CORNELL UNIVERSITY (0058)
Source: VOLUME 42/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1728. 437 PAGES

EFTS, an acronym for Electronic Funds Transfer Systems, is a type of payment system. EFTS represents a total electronic mechanism for the instantaneous exchange of value between parties. Electronic data processing technology has been applied in order to eliminate myriad paper instruments that would normally be associated with monetary transfers. The mechanism includes plastic transaction cards, terminals, a communications network and the switching apparatus needed to route electronic messages to the computers of involved financial institutions.

Financial institutions, governmental bodies, and retail, consumer-oriented industries, in a variety of unrelated experiments, have developed marketing tests of EFTS that are operational in several forms: (1) Direct deposit of payroll in the public and private sector. (2) Check authorization. (3) Check verification. (4) Check guarantee. (5) Automated teller machines. (6) Automated clearing houses. (7) Retail point -of-sale systems. (8) Bill paying via telephone. (9) Cash dispensing units. (10) Automatic transfer service accounts.

There is a multi-faceted, interdisciplinary relationship developing in the potential for the electronic transfer of funds among industries and EFTS must be justified, in addition to our present cash and check payment systems, in respect to trade-offs between benefits and opportunities on the one hand and costs and problems on the other hand.

The research describes the major consumer issues in EFTS development such as privacy, use of information, float, theft, error, system malfunction, and consumer redress. It profiles developmental aspects of EFTS such as the branch/terminal issue, inter-industry competition and cooperation, EFTS sharing, the impact of EFTS on credit , and it describes a cost analysis undertaken in order to investigate concerns that the development of EFTS would increase substantially the costs of payments transactions .

Similarities and differences in payments systems between the United States and foreign countries, the Giro Payment System, and international consumer services, automated clearing houses, cash dispensers, and automated teller machines are discussed.

Technological developments such as the competition among suppliers, market structure, policy alternatives, standards for EFTS, security in funds transfer, terminal security, communication security issues and consumer vulnerability are described. Issues that relate to the Federal Government and EFTS, such as EFTS and U.S. monetary policy, the

payments system and the complex matter of government regulation and operation of automated clearing houses and point -of-sale switches are detailed.

The primary applications of EFTS--automated clearing houses, automated teller machines, point -of-sale systems, and automatic telephone payment systems--are described in regard to background, costs, current status, existing problems and strategy considerations.

The research generates a complete and comprehensive description of EFTS in the retail industries. It describes the operational forms and services offered in scores of actual EFTS tests, ownership of the EFTS systems, and food industry characteristics such as market structure and the intricacies of price/non-price competition that encouraged EFT experimentation.

The innovative EFTS applications being tested in various retail operations permit formulation of useful generalizations about the advantages and disadvantages of these networks to the supermarket operator, to the consumer, and to the financial institution.

There is general agreement that the silent ebb and flow of electrons in computerized electronic funds transfer systems will soon begin to replace a large proportion of the billions of transactions now made annually by check. Retail point -of-sale transactions , due to supermarket check cashing volumes, will have great potential.

For functional efficiency, EFTS will have to be linked to electronic cash registers. The terminals, capable of point -of-sale scanning, will allow scanning and financial transactions to occur instantaneously as part of the consumer checkout function.

11/7/3 (Item 1 from file: 202)
DIALOG(R)File 202:Information Science Abs.

00173016 9303016
ISA Document Number in Printed Publication: 9302686
System for electronically recording and redeeming coupons.
Document Type: Patent
Author (Affiliation): Counts, R.D.; French, I.E.; James, H.S.B.
Patent Number(s): US 5192854
Publication Language(s): English
Source: Mar 9, 1993

An electronic coupon system handles coupons selected by a customer. The coupons have a product code of the product covered by the coupon and have a corresponding coupon code representing information relating to the value of the coupon. A coupon scanner used by the customer scans the coupons and has a memory for storing data representing the scanned product codes and their corresponding coupon codes. A product scanner at a retail store scans product codes of products to be purchased and provides data representing the scanned codes. A processor credits to the customer the value of the coupon when the data representing the scanned codes corresponds to the data in the coupon scanner memory. The system may also include a kiosk having a processor interfacing with the coupon scanner for providing to the scanner additional data and for providing to the kiosk information stored in the coupon scanner.

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6/7/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

01369258 ORDER NO: AAD94-22803
BUILDING AND TESTING AN IT-ENABLED VALUE-ADDING PARTNERSHIP MODEL (INFORMATION TECHNOLOGY)
Author: CHAN, KWOK-CHEUNG CALEB
Degree: PH.D.
Year: 1993
Corporate Source/Institution: GEORGIA STATE UNIVERSITY (0079)
Adviser: KAREN D. LOCH
Source: VOLUME 55/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1027. 172 PAGES

This dissertation discusses the building and testing of an Information Technology-enabled Value-adding Partnership (IT$\sb-$VAP) model. The concept of IT-enabled Value-adding Partnership, first advocated by Johnston and Lawrence, posits that firms can use information technology (IT) to strengthen or develop a value-adding partnership as an alternate strategy to vertical integration. Value-adding partnerships are "a set of independent companies that work closely together to manage the flow of goods and services along the entire value-added chain." Information technology plays a significant role in expediting this process. Rockart and Short contend that these companies share information freely and view the whole value-added chain as one competitive unit. Rockart and Short also show that the perspective of IT-enabled value-adding partnership is only very recent and it warrants more empirical investigation. With the objective of filling this gap in mind, the focus of this dissertation is on the development of theory and testing of hypotheses to explain the mechanisms whereby the IT$\sb-$VAP benefits all participants, sellers and buyers, to the point where the electronic relationship will continue. Six factors which represent technical, human, economic, and behavioral perspective were identified. They are formalization of exchange process, information quality, functionality of system, utilization of system, performance benefit, and behavioral outcome. This dissertation discusses how these factors are related. Two parallel forms of instruments were developed by the author and used in collecting data from the Property/Casualty Insurance Industry. Perceptual and demographic data were collected from the insurance companies (the seller side) and their corresponding independent agents (the buyer side). Six hypotheses were tested to form the basis of the IT-enabled Value-adding Partnership Theory. The research results provided some support to these hypotheses. The overall model was found to be significant in explaining the mechanisms by which all participants, sellers and buyers, benefit from an electronic relationship.

6/7/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

01352420 ORDER NO: AAD94-13526
INTELLIGENT ELECTRONIC MARKETS FOR COMMODITY AUCTION: AN INTEGRATED APPROACH OF ECONOMIC THEORY AND SOCIAL CHOICE THEORY
Author: LEE, HO GEUN
Degree: PH.D.
Year: 1993
Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)
Supervisors: RONALD M. LEE; ELEANOR W. JORDAN
Source: VOLUME 54/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 4511. 171 PAGES

Commodity exchanges provide potential market structures for electronic trading because commodity products like cotton and grain have simple and well standardized product descriptions. Existing electronic market systems execute commodity trades through bilateral matching of one buy order against another sell order on a first-come first-serve basis. Intelligent electronic markets are proposed which allow multilateral matching of buy and sell orders, rather than bilateral matching, in order to optimize realization of buying and selling intentions of market participants. Intelligent electronic markets accumulate buy and sell orders over time and match those aggregated orders in a way that (1) not only maximizes total exchanged volume within bid and ask prices (2) but also satisfies the qualitative preferences of buyers and sellers.

This research combines economic theory with social choice theory in order to design the trade matching mechanism of intelligent electronic markets. Economic theory offers the concept of market equilibrium, the point at which total exchanged volume is maximized: this determines optimal trade volumes between buyers and sellers together with their optimal transaction pricing based on bid/ask prices and demands/supplies. Quantitative measures such as price and quantity are important, but only represent part of traders' utility in commodity markets. Commodity traders may also have qualitative preferences over product attributes or delivery conditions. When preferences are involved, the trade match resulting from economic theory is not a Pareto-optimal solution. We can further improve the trade match by satisfying qualitative preferences of traders. Social choice theory is employed to satisfy these qualitative preferences.

Constraint Logic Programming, which combines the complementary strengths of AI and OR, is investigated as a new information technology to structure and implement the trade matching mechanism. Market simulations performed by a prototype of intelligent electronic markets validate that its trade matching mechanism yields Pareto-optimal trade matching between aggregated buy and sell orders. This research extends market functions of electronic trading to optimize realization of traders' utilities in markets, thus significant to trading system developers of commodity products such as cotton, rice, wheat, corn, tea, coffee, sugar and cut flowers.

6/7/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

01130647 ORDER NO: AAD90-33070
CONVERSATIONAL INTERACTION AND COMPETITION IN CHILD LANGUAGE
Author: SOKOLOV, JEFFREY LAWRENCE
Degree: PH.D.
Year: 1990
Corporate Source/Institution: CARNEGIE-MELLON UNIVERSITY (0041)
Source: VOLUME 51/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3162. 167 PAGES

Three longitudinal corpora from the Child Language Database Exchange System (MacWhinney, 1990) have been coded by an automatic coding and analysis program called CHIP: Adam (ages 2;6-5;0, 53,130 utterances), Sarah (2;6-5;0, 55,573 utterances), and Kuczaj (2;6-5;0, 43,226 utterances). Analyses on all lexical items and specific closed-class (forms of be, do, have, modals, articles, and pronouns) and open-class (adjectives, nouns, and verbs) items were performed. The open-class items were generated from a list of the 250 most frequent words spoken by young children in Hall, Nagy, & Linn (1984). Among the

results are consistently high positive correlations between the proportions of parental additions and child deletions, child additions and parental deletions, parental exact-matches and child exact-matches, and parental substitutions and child substitutions. In addition, there are clear developmental trends for closed-class items but not for the open-class ones. Further manual analyses have examined the characteristics of parental responses following child errors and discovered that parents utilize expanded-matches more often following ill-formed than well-formed child responses. In addition, parental partial repetition is greater following ill-formed responses than well-formed responses.

These results indicate a high degree of contingency between parental and child language for different word-classes across a large span of development. Any model of language learning concerned with a realistic presentation of the input data must consider these patterns. Only by such close inspection of the primary data (made possible by automatic coding) can theorists test the efficacy of proposed learning mechanisms. In closing, two main points are argued: (1) automatic data coding and analysis programs are important new tools for transcript analysis and (2) CHIP, as an example of such a tool, can provide detailed information concerning the exact nature of parent-child conversational interactions.

6/7/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

0959733 ORDER NO: AAD87-16212
AN ANALYSIS OF THE COMPRESSION EFFECTS OF BINARY TREE CODING IMPLEMENTED WITH CONTENT INDUCED TRANSACTION OVERLAP
Author: DIMENTO, LOUIS JOSEPH
Degree: PH.D.
Year: 1987
Corporate Source/Institution: THE GEORGE WASHINGTON UNIVERSITY (0075)
Source: VOLUME 48/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1096. 164 PAGES

Although the digital representation of images (in which a binary number represents the luminance at particular points in the image) has many advantages over analog, a digital picture contains a large amount of data. Therefore, compression techniques are used to decrease transmission time or storage requirements or to limit the bandwidth needed to transmit digital imagery. Because most compression techniques introduce some distortion, the efficiency of a technique is judged by the degree to which it exchanges fidelity for compression. Another important measure of efficiency is implementation complexity, which includes hardware and time requirements.

This dissertation discusses the theoretical basis for compression, describes the major existing compression techniques, and analyzes a new technique which requires only bit-level operations that can be performed in parallel. The technique, called binary tree compression, is based on the Content-Induced Transactions Overlap (CITO) communication protocol and can be implemented efficiently using CITO hardware. The technique can operate both with and without distortion.

The theoretical analysis of the proposed binary tree coding includes a determination of best- and worst-case compression, a description of the algorithms, and an examination of their time efficiency. It is shown that, for the CITO implementation, time efficiency is proportional to the number of bits in the compressed representation and, therefore, improves when distortion is allowed.

In the empirical analysis, a number of variations in the basic

technique are proposed to increase compression or provide for error control, and many of these techniques are tested by computer simulation. The results indicate that only limited compression (a ratio of about two) can be obtained for gray-level pictures without causing substantial distortion. For two-level pictures, moderate compression can be achieved at a low bit-error rate, although the ratio (about seven) is comparable only to some of the less sophisticated existing techniques.

It is concluded that the technique is useful for compressing binary pictures in a system which already uses a CITO-based architecture, but that the compression ratio is not sufficiently high to warrant the development of CITO hardware solely for this purpose.

6/7/5 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

913712 ORDER NO: AAD86-09404
THE ECONOMICS OF AN ELECTRONIC SYSTEM OF EXCHANGE
Author: NIMAN, NEIL BRUCE
Degree: PH.D.
Year: 1985
Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)
Source: VOLUME 47/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 598. 111 PAGES

The transition from direct to indirect systems of exchange , has often been explained in the context of finding a solution to the problem of the double coincidence of wants. Numerous authors have explained the existence and evolution of media of exchange , as being motivated by the desire to reduce transactions costs. The central thesis of this dissertation, is that electronic impulses offers a lower cost alternative to our current paper-based transactions mechanism.

The technology for the development of regional direct debit point -of-sale networks not only exists, but is shown to provide the means for processing transactions at a cost substantially lower than current payments media i.e. cash, checks, credit cards . A basic engineering approach to system design, is coupled with an economic analysis of the costs and choices available in the development of a point -of-sale network.

The forces leading to the implementation of such a system are then discussed, and the ramifications of an electronic system are elucidated within the context of the "new monetary economics." It is then concluded that while the development of an electronic transactions mechanism eliminates the need for a physical medium of exchange , money defined in terms of service flows continues to exist, and therefore does not lead to a fundamental restructuring of monetary relationships.

6/7/6 (Item 6 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

782131 ORDER NO: AAD82-15016
CONSUMER REACTION TO A FINANCIAL SERVICE INNOVATION: ELECTRONIC FUNDS TRANSFER- POINT OF SALE DEVICES
Author: HORNE, DAVID ANDREW
Degree: PH.D.

Year: 1982
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)
Source: VOLUME 43/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 534. 345 PAGES

This study offers two perspectives for the adoption of Electronic Funds Transfer devices used at the point -of-sale. First, the data suggest that such a network constitutes an attractive exchange alternative to an economically viable segment of the general public. Second, linking diffusion of innovation principles to a new financial service presents the potential for a more complete understanding of new service development concepts and strategies.

As an exchange option EFT-POS devices would likely be utilized in a variety of non-traditional settings for instantaneous funds transfer--department stores, grocery stores, gas stations, and airports. These would include both payment and depository transactions . The results show that a principal benefit to probable users would be an expansion of their access to their financial assets through the deployment of such POS terminals.

The application of Diffusion of Innovation concepts can be expanded to include the burgeoning service sector. This exploratory research effort initiates this process by examining demographic traits, perceived attributes, and certain related behavioral dimensions. For this financial service innovation, demographic variables alone do not differentiate among the potential users and non-users. Certain previous behavior, especially the use of an Automated Teller Machine, does indicate likely adopters of POS systems. The individual's perception of the service's attributes does relate to probability of use. From a list of eleven recognized attributes, "Enjoyment of Using," "Easing of Personal Routine," and "Time Savings" all vary directly with willingness to use the innovation. "Financial Risk" and "Cost of Using" vary indirectly. Other attributes were not as important. The study concludes that knowing the relative value of each attribute allows EFT-POS producers to modify both characteristics and communication concerning this service innovation.

6/7/7 (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

775172 ORDER NO: AAD82-08434
THE ROLE OF MANPOWER IN THE CONSOLIDATION OF THE METHODIST SYSTEM OF EDUCATION IN BRAZIL
Author: BARROS, DAVI FERREIRA
Degree: PH.D.
Year: 1981
Corporate Source/Institution: GEORGE PEABODY COLLEGE FOR TEACHERS (0074)
Source: VOLUME 42/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4657. 164 PAGES

This study investigated the schools of the Methodist Church in Brazil. The description of the system focused mainly in the levels of instruction, size, degree of complexity, manpower composition, and personnel practices. Also, attention was given to the degree of participation of the Methodists as employees of the institutions.

Procedure. The investigator developed a questionnaire to be answered by the president of each school. The questionnaire was mailed to all nineteen schools of the system. Seventeen responses were received. Data were tabulated item by item , using the computer statistical

program SPSS-Statistical Package for the Social Sciences.

Major Findings, and Recommendations. The system is gaining more complexity as it grows in terms of enrollment, diversifying its levels of instruction, and increasing the number of academic programs offered. This increasing complexity is affecting the system in its human resources, which, as a consequence of a lack of planning, presents several points of concern, such as: (1) lack of adequate policies toward personnel development; (2) excessive use of part time workers, mainly in the faculty body; (3) excessive turnover rate.

It was found also that only 16.1 percent of the employees are Methodists. Furthermore, these Methodist employees are proportionally less prepared in terms of formal education when compared to the non-Methodist employees.

Based on these major findings, and the review of the literature, it was recommended to the COGEIME, as a central organ of coordination of the schools, the adoption of some actions to promote the improvement of the system, such as: (1) Systematic institutional research toward human resources improvement; (2) Incentive to the schools for the adoption of (a) short- and long-range planning on personnel needs; (b) personnel development planning; (c) standardization of personnel routine procedures; (d) systemwide plan of fringe benefits; (e) exchange of employees. (3) Specific policy toward a more aggressive recruitment of Methodists; (4) Creation of a center for human resources development to train Methodists for administrative and faculty careers; (5) Providing consultant assistance to the schools; (6) Promoting specific research on causes for the excessive use of part time workers, and the high turnover rate; (7) Promoting the development of new sources of financial support.(,)

6/7/8 (Item 8 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online

755811 ORDER NO: AAD81-19539
ELECTRONIC FUNDS TRANSFER SYSTEMS IN THE RETAIL INDUSTRIES: PAST, PRESENT, AND FUTURE
Author: BITTER, CAROLE F.
Degree: PH.D.
Year: 1981
Corporate Source/Institution: CORNELL UNIVERSITY (0058)
Source: VOLUME 42/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1728. 437 PAGES

EFTS, an acronym for Electronic Funds Transfer Systems, is a type of payment system. EFTS represents a total electronic mechanism for the instantaneous exchange of value between parties. Electronic data processing technology has been applied in order to eliminate myriad paper instruments that would normally be associated with monetary transfers. The mechanism includes plastic transaction cards, terminals, a communications network and the switching apparatus needed to route electronic messages to the computers of involved financial institutions.

Financial institutions, governmental bodies, and retail, consumer-oriented industries, in a variety of unrelated experiments, have developed marketing tests of EFTS that are operational in several forms: (1) Direct deposit of payroll in the public and private sector. (2) Check authorization. (3) Check verification. (4) Check guarantee. (5) Automated teller machines. (6) Automated clearing houses. (7) Retail point -of-sale systems. (8) Bill paying via telephone. (9) Cash dispensing units.

(10) Automatic transfer service accounts.

There is a multi-faceted, interdisciplinary relationship developing in the potential for the electronic transfer of funds among industries and EFTS must be justified, in addition to our present cash and check payment systems, in respect to trade-offs between benefits and opportunities on the one hand and costs and problems on the other hand.

The research describes the major consumer issues in EFTS development such as privacy, use of information, float, theft, error, system malfunction, and consumer redress. It profiles developmental aspects of EFTS such as the branch/terminal issue, inter-industry competition and cooperation, EFTS sharing, the impact of EFTS on credit , and it describes a cost analysis undertaken in order to investigate concerns that the development of EFTS would increase substantially the costs of payments transactions .

Similarities and differences in payments systems between the United States and foreign countries, the Giro Payment System, and international consumer services, automated clearing houses, cash dispensers, and automated teller machines are discussed.

Technological developments such as the competition among suppliers, market structure, policy alternatives, standards for EFTS, security in funds transfer, terminal security, communication security issues and consumer vulnerability are described. Issues that relate to the Federal Government and EFTS, such as EFTS and U.S. monetary policy, the payments system and the complex matter of government regulation and operation of automated clearing houses and point -of-sale switches are detailed.

The primary applications of EFTS--automated clearing houses, automated teller machines, point -of-sale systems, and automatic telephone payment systems--are described in regard to background, costs, current status, existing problems and strategy considerations.

The research generates a complete and comprehensive description of EFTS in the retail industries. It describes the operational forms and services offered in scores of actual EFTS tests, ownership of the EFTS systems, and food industry characteristics such as market structure and the intricacies of price/non-price competition that encouraged EFT experimentation.

The innovative EFTS applications being tested in various retail operations permit formulation of useful generalizations about the advantages and disadvantages of these networks to the supermarket operator, to the consumer, and to the financial institution.

There is general agreement that the silent ebb and flow of electrons in computerized electronic funds transfer systems will soon begin to replace a large proportion of the billions of transactions now made annually by check. Retail point -of-sale transactions , due to supermarket check cashing volumes, will have great potential.

For functional efficiency, EFTS will have to be linked to electronic cash registers. The terminals, capable of point -of-sale scanning, will allow scanning and financial transactions to occur instantaneously as part of the consumer checkout function.

6/7/9 (Item 9 from file: 35) .
DIALOG(R)File 35:Dissertation Abstracts Online

733661 ORDER NO: AAD80-29756
AN INVESTIGATION OF THE EFFECTS OF REINFORCEMENT FOR RECALL AND EXPLANATION OF TEACHER DIRECTIONS ON SOCIAL STUDIES PERFORMANCE

Author: FLEMING, JO ELLEN
Degree: PH.D.
Year: 1980
Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)
Source: VOLUME 41/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3046. 107 PAGES

The question raised in this dissertation asked whether a relationship existed between attention to teacher directions and academic performance. More specifically, would reinforcement for recall and explanation of teacher directions increase performance in social studies? This question was investigated in conjunction with the initiation of the Interpreter-Tutor Model: Design to Meet the LRE Provision of P. L. 94-142. This program was designed to provide a cost-effective service delivery model for educating handicapped children within the regular classroom structure. A specially trained interpreter tutor accompanied mildly handicapped children to the regular classroom to assist them in completing assignments and activities with their normal peers. Six fourth grade students, enrolled in a public elementary school in Issaquah, Washington, and participating in the Interpreter Tutor program, served as subjects. Each subject had been diagnosed as mildly handicapped and all were integrated into a fourth grade social studies class. It was determined that these children were becoming increasingly more dependent on the interpreter tutor for constant help and supervision for an entire assignment. This study was designed to lessen this dependence, increase attention to teacher directions for an assignment and facilitate independent completion of that assignment. Repeated observations of social studies performance were taken over approximately a two month period. A withdrawal (A-B-A) design was utilized; the treatment (B) phase consisted of reinforcement for recall and explanation of teacher directions. Points were awarded for (1) having the proper materials out on the desk, (2) telling which pages were assigned and (3) which items on those pages were to be completed, and (4) explaining the procedures for completion of each item . These points were charted each day and could be exchanged for classroom supplies or lunch in the resource room. The subjects were individually asked to repeat and explain the directions for the social studies assignment immediately after the teacher had given the directions to the entire class. Performance referred to the percent of responses completed correctly for each assignment and was expressed in terms of standard (z) scores. This study employed the use of visual analysis, time series analysis and conventional t-tests to assess the effects of reinforcement for recall and explanation of teacher directions on social studies performance. The computer program, CORREL (Bower, Padia & Glass, 1974) was used to appraise the serial dependency in each subject's data by calculating autocorrelation coefficients. This procedure indicates the degree to which the scores at one point in the series are predictive of scores at another point in the series. Two subjects were found to have scores that were serial dependent. Time series analysis, using the computer program TSX (Bower, Padia, & Glass, 1974), for those two subjects yielded significant changes both in level and direction of trend between the initial baseline and intervention phases. T-tests for the other four subjects resulted in highly significant changes ($p < .001$) between the initial baseline and intervention phases. Both visual and statistical analyses tend to indicate that reinforcement for recall and explanation of teacher directions leads to an increase in performance in social studies.

00173016 9303016
ISA Document Number in Printed Publication: 9302686
System for electronically recording and redeeming coupons.
Document Type: Patent
Author (Affiliation): Counts, R.D.; French, I.E.; James, H.S.B.
Patent Number(s): US 5192854
Publication Language(s): English
Source: Mar 9, 1993

An electronic coupon system handles coupons selected by a customer. The coupons have a product code of the product covered by the coupon and have a corresponding coupon code representing information relating to the value of the coupon. A coupon scanner used by the customer scans the coupons and has a memory for storing data representing the scanned product codes and their corresponding coupon codes. A product scanner at a retail store scans product codes of products to be purchased and provides data representing the scanned codes. A processor credits to the customer the value of the coupon when the data representing the scanned codes corresponds to the data in the coupon scanner memory. The system may also include a kiosk having a processor interfacing with the coupon scanner for providing to the scanner additional data and for providing to the kiosk information stored in the coupon scanner.

6/7/11 (Item 2 from file: 202)
DIALOG(R)File 202:Information Science Abs.

00155989 9105989
ISA Document Number in Printed Publication: 9105304
Common channel signalling system number 7 for ISDN and intelligent networks.
Document Type: Journal Article
Author (Affiliation): Jabbari, B. (George Mason Univ., Fairfax, VA)
Country of Affiliation: United States
Journal: Proceedings of the IEEE
Publication Language(s): English
Source: Vol. 79 Issue 2 p. 155-169 Feb 1991 33

This paper examines common channel signalling system number 7, a key element in supporting a large number of applications in telecommunications networks running from call control in the interconnection of the exchanges . The authors describe various functional parts of the signalling system number 7 and the underlying concepts. Applications of signalling system number 7 both for call control and for transaction services are presented. The signalling transfer point is a major component of common channel signalling which makes signalling networks possible.

6/7/12 (Item 3 from file: 202)
DIALOG(R)File 202:Information Science Abs.

00098107 8511405
ISA Document Number in Printed Publication: 8511405
Databases about companies (Business information).
Document Type: Monographic
Author (Affiliation): Howitt, D. (MIW Associates Inc., Belmont, MA);

Weinberger, M.I.
Country of Affiliation: UNITED STATES
Publication Language(s): English
Publication Country: UNITED STATES
Source: In Databasics: Your Guide to Online Business Information 1984
Garland Publishing Inc. New York, NY ISBN: 0-8240-7287-1

This chapter discusses six of the leading databases that specialize in financial data on publicly held firms: Disclosure II Online which deals in Security and Exchange Commission documents, COMPUSTAT II(a complete list of annual industrial data items is provided), PTS Annual Reports Abstracts, Standard & Poor's News Online, Value Line Data Base II, Spectrum Ownership Profiles Online, Dun's Market Identifiers, Million Dollar Directory, Economic Information Systems Business data base, Electronic Yellow Pages, DunSprint, TRW Business Credit Profile, and Dun's principal International Businesses

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File 275:Computer Database(TM) 1983-1995/Jun 28
(c) 1995 Information Access Co
*File 275: To retrieve supplier accession numbers use search prefix AA=

Set	Items	Description
S1	112629	POINT? ? OR CREDIT? ?
S2	104124	PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?
S3	40493	REDEEM? OR CASH()IN? OR EXCHANGE?
S4	5829	S1 AND S2 AND S3
S5	461136	COMPUTER? OR ELECTRONIC?
S6	5092	S4 AND S5
S7	4862	S6 NOT PY=1995
S8	125657	POINT? OR CREDIT?
S9	104055	PURCHASE? OR ITEM? OR GOODS OR TRANSACTION?
S10	40432	REDEEM? OR CASH()IN OR EXCHANGE?
S11	77	S1(N8)S2(N8)S10
S12	68117	GROCERY()STORE? OR GROCER? OR STORE? OR SUPER()MARKET OR S-UPERMARKET?
S13	3	S11(S)S12
S14	3	S13 NOT PY=1995
S15	29	S11(S)S5
S16	27	S15 NOT PY=1995

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3/3,K/1
DIALOG(R)File 275:Computer Database(TM)

01798799 SUPPLIER NUMBER: 17116214
Adapting 60's democracy to the Internet. (publisher David Bunnell)
Lohr, Steve
New York Times, v144 , Mon ed, col 1, pC3(N) pD3(L)
June 19, 1995
ISSN: 0362-4331 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: start an online information service called Content.com where book publishers and book lovers can exchange information about books. Bunnell is planning to make money from his service by charging the...

3/3,K/2
DIALOG(R)File 275:Computer Database(TM)

01798741 SUPPLIER NUMBER: 17112398
Lack of interoperability delays import-export database.
Minahan, Tim
Government Computer News, v14, n10, p72(1)
May 15, 1995
ISSN: 0738-4300 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: doing data collection on paper and continue to use stovepipe systems. The International Trade Data Exchange (INTRADEX) task force, in a forthcoming report, also cite such problems as the hesitance of...

3/3,K/3

DIALOG(R)File 275:Computer Database(TM)
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01798571 SUPPLIER NUMBER: 17111946
Financial services spread across Web. (World Wide Web used as a platform to offer stock quotes)(includes related article on new digital-cash architecture)
Booker, Ellis
Computerworld, v29, n20, p12(1)
May 15, 1995
ISSN: 0010-4841 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: 8.95 per month. The service includes automated links to corporate home pages, Securities and Exchange Commission archives and a variety of other online financial services. Company founder Jay N. Whipple ...
?set hi _

16/3,K/2
DIALOG(R)File 275:Computer Database(TM)
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01658490 SUPPLIER NUMBER: 16245997
Mosaic, First Data in move to protect credit card transactions on Internet. (Mosaic Communications Corp)
Sandberg, Jared
Wall Street Journal , Mon ed, col 1, pB6(W) pB8(E)
Nov 14, 1994
ISSN: 0193-2241 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: Mosaic Communications has developed software enabling computer users to access First Data Corp's online credit card transaction service. The software will provide vendors and customers with the means to exchange credit card information on the Internet while still preserving the confidentiality of such information. The service...

16/3,K/3
DIALOG(R)File 275:Computer Database(TM)
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01633621 SUPPLIER NUMBER: 15016198 (USE FORMAT 7 FOR FULL TEXT)
Global transactions made seamless. (Jefferies and Company Inc. now uses Wilco's Global Settlement System for multicurrency securities trade processing)
Corcella, Karen
Wall Street & Technology, v11, n5, p46(2)
Nov, 1993
ISSN: 1060-989X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1344 LINE COUNT: 00109

... sales, trading and research.
Gloss provides for electronic trade processing tailored to the type of transaction conducted, supporting, for example, international equities and convertible bonds, warrants and foreign exchange . At the point of deal capture, Gloss defaults can be set for currently conversion to a base currency...

16/3,K/4

DIALOG(R)File 275:Computer Database(TM)
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01622783 SUPPLIER NUMBER: 14439636 (USE FORMAT 7 FOR FULL TEXT)
Driving ambition. (EuroDollar Rent A Car's use of information technology) (includes related articles on car rentals being a competitive field and EuroDollar's formula for success)
Davidson, Clive
Computer Weekly, p26(1)
Sept 16, 1993
ISSN: 0010-4787 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1078 LINE COUNT: 00086

... out the bugs in the technology but now orders, invoices and other trading information is exchanged without recourse to paper and with only a single-entry point for each item of data.
EuroDollar has expanded its use of EDI to arrangements with banks via the....

16/3,K/5
DIALOG(R)File 275:Computer Database(TM)
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01622750 SUPPLIER NUMBER: 14485516 (USE FORMAT 7 FOR FULL TEXT)
Eastman Exchange helps movies find locations online. (information service from Kodak)
Rohrbough, Linda
Newsbytes, NEW09140014
Sept 14, 1993
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 900 LINE COUNT: 00069

... for Disney Studios, was on hand to present the pros and cons of the Eastman Exchange from his point of view. While Disney plans to purchase the Kodak equipment for in-house use as well as use the Eastman Exchange, Di...

...that most software packages that offer the control wanted are too difficult for anyone but computer experts to use. However, Di Paola said the studio is eager to begin reaping the rewards in terms of time and money saved by having a unified, electronic access network for its images available.
Kodak's introduction of the Eastman Exchange is significant...

16/3,K/6
DIALOG(R)File 275:Computer Database(TM)
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01594202 SUPPLIER NUMBER: 13784927 (USE FORMAT 7 FOR FULL TEXT)
Modems: Digicom Systems unveils "Connection 96+" with SoftModem technology; industry's first software-upgradable device sets modem industry in new direction. (Product Announcement)
EDGE, on & about AT&T, v8, n247, p31(1)
April 19, 1993
DOCUMENT TYPE: Product Announcement LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 543 LINE COUNT: 00046

... speed computing. In addition to personal computers, Digicom Systems' products support high-speed workstation graphics, point of sale transactions , electronic data exchange , telecomputing and remote database access applications.
As pioneer in the field of modem-related digital...

16/3,K/7
DIALOG(R)File 275:Computer Database(TM)

01589805 SUPPLIER NUMBER: 13500938 (USE FORMAT 7 FOR FULL TEXT)
Sandia ordering system delivers supplies to the lab just in time. (Sandia National Laboratories' Just-In-Time ordering system)
Schwartz, Karen D.
Government Computer News, v12, n5, p56(1)
March 1, 1993
ISSN: 0738-4300 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 583 LINE COUNT: 00046

...ABSTRACT: terminals. Just-In-Time allows users to access historical and future price data for every item ; automate adjustment, exchange and credit ; and on-line access for viewing the status of requisitions. Just-In-Time is a pilot computer -aided software engineering project of Sandia.

16/3,K/8
DIALOG(R)File 275:Computer Database(TM)

01582850 SUPPLIER NUMBER: 13357750 (USE FORMAT 7 FOR FULL TEXT)
Trading department support systems. (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p53(11)
Jan, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12925 LINE COUNT: 01160

... management, etc.
Applied Artificial Intelligence Corp., Florence, SC
Artificial Intelligence Applied to Trading
IBM Personal Computers , MS-DOS
Helps options, futures, and stock traders profit from artificial intelligence (expert systems) -builds...offers the expertise required to handle all aspects of financial services automation.
Trading Hardware
Apple Computer , Inc., 135 E. 57th St., 17th Fl., New York, NY 10022; Contact Kathy Arthur-Tyler...

...4321, 800/243-5544, Fax: 203/854-6891
Trading Display System (TDS)
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Large-scale electronic display system capable of displaying a broad range of customized, real-time financial data sources...

...and back office operations.
Applied Artificial Intelligence Corp., Florence, SC
Expert Trading System

IBM Personal Computers , MS-DOS
A personal computer based expert system for trading in stocks, options, or futures for which we can prove...alerts by filtering concepts, words and fuzzy logic (assigns priorities by weighing each element).
Computechan Computer System Corp., 160 E. Beaver Creek, Unit 21, Richmond Hill, ON L4B 3L4; Contact Martine...

...Generator. RSL is supported by regular upgrades and enhancements that match evolving financial market requirements.
Computer Aided Decisions, Inc., 31 Milk St., Boston, MA 02109; Contact Steve Conner; 617/542-6181...

...of the 'Order Book' for traders and managers. Allocates block orders across traders portfolios. Accepts electronic 'Block Lists' from brokers for matching against orders.
C-Shape Consulting Corp., Box 126, Oceanside...

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Fully researched and optimized computer trading program for the Currencies and Financial Futures. Profitable in real-time trading, requires no prior commodity or computer experience.
Ace T-Bonds, Currencies, Indexes, Metals, Energies, Grains, International Indexes
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Seven...in conjunction with First Trust as trustee/custodian allowing you trading and account access through electronic communications between your PC and First Trust.
The Frustum Group, 90 Park Ave, STe. 1600...

...Goldfisher; 212/697-2370
BONDCO (Bond Control System)
IBM PC or Compatible
A user friendly computer system for fixed income securities, equities, options, financial futures that runs on an IBM PC...
...IL 60606; Contact George Mantice; 312/454-1801, 800/621-5271, Fax: 312/454-0239
Electronic Futures Trend Analyzer (EFTA)
IBM
A proven trading system, EFTA uses properietary formulas to determine ...and 10 and 40 day composite moving averages, are included. Available by fax, modem and electronic distribution.
M & I Data Services, 770 N. Water St., Milwaukee, WI 53202; Contact Paul Voelker...

...Software & information foundation necessary to build an integrated trading information network using off-the-shelf computer hardware, reliable LAN technology and digital market data delivered by major information vendors.
MarketStation
Sun...be supplied from datafeed servers, or via circuit connection to the user's in-house computers . Supports: realtime ...2100, 800/222-0550, Fax: 908/287-4929
exclaim! Realtime Spreadsheet
Unix, Xenix and Ultrix computers
Designed for realtime applications like securities trader workstations. X Windows spreadsheet runs all Lotus 1...
...stocks, along with 32 technical indicators for each, on a daily or weekly basis.

Apple Computer , Inc., 135 E. 57th St., 17th Fl., New York, NY 10022; Contact Kathy Arthur-Tyler...

...hour global trading environment.
Applied Artificial Intelligence Corp., Florence, SC
Option Trading System
IBM Personal Computers , MS-DOS
A programmed Option Trading System which has adjustable risk-control (can guarantee any...issues. Quantitative price momentum model controls transaction costs by improving the timing of trades.
Concurrent Computer Corp., 1 Technology Way, Westford, MA 01886; Contact Commercial Markets Group; 508/692-6200, 800...

...world. Corporate, high yield and other fixed income securities can be easily listed and traded electronically . Unlike traditional markets, CrossCom is available up to 24 hours per day for order entry...

...ACT reporting and other post trade processing applications. Optional integration with price feeds.
DCI Integrated Computer Systems, 710 Asbury Ave., Evanston, IL 60202; Contact Steven H. Silverman; 708/328-7362, Fax...that allows Merrin clients to automatically transmit and execute equity transactions on many of the electronic exchanges and proprietary brokerage systems available to Wall Street traders.
Micrognosis, 100 Sawmill Road, Danbury...information distribution and decision-support system providing access to market information services, local and remote computer systems and applications, plus a development environment for creating specialized decision support applications.
Reuter Prism...

...purchase basis.
CTE III
An interface card which enables clients to access their in-house computer systems and services from a single keyboard, with the look and feel of an intelligent...A comprehensive system integrating the front office trading, sales, and funding activity and delivers it electronically to the back office accounting operation. Real-time access to P&L, sales credits, offerings...

...Lan
A comprehensive system integrating the front office trading and funding activity and delivers it electronically to the back office accounting operation. Real-time access to P&L, sales credits , offerings, customer profiles, transaction history and more.
Teknekron Software Systems, Inc., 1 Exchange Plaza, 6th Fl., New York, NY 10004; Contact Mark Lobene; 212/483-0153, Fax: 212...

16/3,K/9
DIALOG(R)File 275:Computer Database(TM)

01550124 SUPPLIER NUMBER: 12859977 (USE FORMAT 7 FOR FULL TEXT)
Worldwide EDI format speeds Customs processing. (electronic data processing)
Quindlen, Terrey Hatcher
Government Computer News, v11, n23, p12(1)
Nov 9, 1992
ISSN: 0738-4300 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 266 LINE COUNT: 00023

... companies send in their Customs declarations electronically, and the service confirms the acceptance electronically.
Customs exchanges manifests, purchase orders, letters of credit , invoices, delivery information and visa documents with companies electronically using the EDI for Administration Commerce Transport standard. "We're a major player in the...

16/3,K/10
DIALOG(R)File 275:Computer Database(TM)
(c) 1995 Information Access Co. All rts. reserv.

01540275 SUPPLIER NUMBER: 12701888 (USE FORMAT 7 FOR FULL TEXT)
Apple's new sales campaign in US and India. (The Easy Way campaign will push Apple Macintosh IIci and bundled software)
Rohrbough, Linda
Newsbytes, NEW10160026
Oct 16, 1992
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 479 LINE COUNT: 00037

... day same as cash" plan on a purchase of a Macintosh and software or peripherals purchased at the same time via the Apple Credit Card; and an exchange program where Apple will accept used Apple, IBM, and Compaq computers with a minimum cumulative trade-in value of $1,000 against the purchase of a...
?

SYSTEM:OS - DIALOG OneSearch
File 2:INSPEC 1969-1995/Jun W4
(c) 1995 Institution of Electrical Engineers
File 6:NTIS 1964-1995/Aug B1
Comp. & distr. 1995 NTIS, US Dept of Commerce
File 8:Ei Compendex*Plus(TM) 1970-1995/Aug W2
(c) 1995 Engineering Info. Inc.
File 77:Conference Papers Index 1973-1995/Jul
(c) 1995 Cambridge Sci Abs
File 108:Aerospace Database 1962-1995/Jun
(c) 1995 AIAA
File 144:Pascal 1973-1995/Jun
(c) 1995 INIST/CNRS
File 434:SciSearch(R) 1974-1995/Jun W2
(c) 1995 Inst for Sci Info

Set	Items	Description
S1	1046975	POINT? ? OR CREDIT? ?
S2	126382	PURCHASE? OR ITEM? OR GOODS? OR TRANSACTION?
S3	497784	REDEEM? OR CASH()IN? OR EXCHANGE?
S4	205	S1 AND S2 AND S3
S5	3035070	COMPUTER? OR ELECTRONIC?
S6	90	S4 AND S5
S7	85	S6 NOT PY=1995
S8	80	RD (unique items)
S9	149981	GROCERY()STORE OR STORE? OR SUPER()MARKET OR SUPERMARKET?
S10	8	S8 AND S9
S11	8	S10 NOT PY=1995

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t 11/7/1-8

11/7/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC

03753226 INSPEC Abstract Number: C90071770
Title: A system of payment using 'coin purse cards'
Author(s): Remery, P.
Author Affiliation: Div. Paiement Electronique Monetique, Service d'Etudes Communes des Postes et Telecommun., Caen, France
Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p.49-55
Editor(s): Chaum, D.; Schaumuller-Bichl, I.
Publisher: North-Holland, Amsterdam, Netherlands
Publication Date: 1989 Country of Publication: Netherlands xi+218 pp.
ISBN: 0 444 70545 7
Conference Sponsor: IFIP
Conference Date: 19-20 Oct. 1987 Conference Location: Laxenburg, Austria
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: Electronic payment, which is used on a wide scale today, is recognized as an easy form of payment to obtain cash in dispensers (STM), or to pay for goods bought in a store using a bank payment terminal EFT POS. This type of payment consists in issuing an order, on an electronic medium, to one's bank to debit one's account on behalf of

another account at the same bank or at another bank. It is therefore a method of payment which is similar to payment by check. Other forms of electronic payment are used widely today, such as the payment of telephone calls in public call booths. After a rapid review of the techniques used in electronic payment, the author shows how it is technically possible to implement another general form of payment which is the exchange of money and which better corresponds to certain uses or which is more adaptable to certain purposes. (6 Refs)

11/7/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC

03461078 INSPEC Abstract Number: B89063970, C89057102
Title: Communication offerings using the examples of WELIS and BTX
Author(s): Schoneborn, K.
Journal: Revue F.I.T.C.E vol.28, no.1 p.32-4
Publication Date: 1989 Country of Publication: Belgium
CODEN: RFITBG ISSN: 0304-4416
Language: German Document Type: Journal Paper (JP)
Treatment: Applications (A)
Abstract: To express the qualitative character of these communications offerings, the term Value Added Network Services (VANS) has been introduced. By looking at two specific examples, the flexibility in the assembling functions is displayed. The first is a world-wide credit -control system for financial transactions (WELIS), which operates centrally at the IBM Computer Centre in Zoetermeer, Netherlands. Authorised users at all international trading sites have access to stored information around the clock and are able to exchange information on a direct basis. The second example is the national German (Bildschirmtext)- computer network which has its significant advantage in low-cost network entries. Information providers with no own DP-system or those who are not interested in operating the relatively complex external systems software, are able to use BTX-access via the IBM Computer Centers as a service. The BTX-application can either reside at the IBM host or at the system owned by the information provider. (0 Refs)

11/7/3 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC

02944951 INSPEC Abstract Number: C87048230
Title: EDI-easy direct information
Author(s): Newton, J.P.
Author Affiliation: Geisco Ltd., Stockport, UK
Conference Title: Computers in Design, Manufacture and Operation of Automobiles p.193-205
Editor(s): Murthy, T.K.S.; Brebbia, C.A.
Publisher: Comput. Mech. Publications, Southampton, UK
Publication Date: 1987 Country of Publication: UK 268 pp.
ISBN: 0 905451 79 1
Conference Date: 10-12 March 1987 Conference Location: Geneva, Switzerland
Language: English Document Type: Conference Paper (PA)
Treatment: General, Review (G)
Abstract: Electronic data interchange (EDI) is the means by which trading partners can exchange data between computers electronically . Currently the emphasis is on commercial

transactions (for example invoices, credit notes, shipment advices) but the areas of CAD/CAM are being investigated. EDI can take three forms: the production and exchange of tapes between companies; the direct linking of one computer to another using modems and telephone lines; or the use of clearing house to act as a ' store and forward' service. Whilst all three options are in use today and will be for the foreseeable future it is increasingly recognised that the clearing house approach has the greatest mass appeal. (0 Refs)

11/7/4 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC

02557597 INSPEC Abstract Number: D86000147
Title: Improved training, transaction speech enhance venture into POS
Author(s): Zavzmer, D.
Journal: Bank Systems & Equipment vol.22, no.9 p.62-3
Publication Date: Sept. 1985 Country of Publication: USA
CODEN: BSEQD6 ISSN: 0146-0900
Language: English Document Type: Journal Paper (JP)
Treatment: General, Review (G); Practical (P)
Abstract: The Exchange computer service company reports positive retailer feedback after going live with a new point -of-sale system. The Exchange invested about $350000 into coding software for customer-operated Diebold 1042 electronic payment terminals. Employee training took a good deal of time, as every grocery store clerk had to be properly trained. The POS terminals used are relatively compact and low cost, appealing to the merchants involved, and they are being installed in retail locations where ATMs have already proven successful. (0 Refs)

11/7/5 (Item 1 from file: 8)
DIALOG(R)File 8:Ei Compendex*Plus(TM)

03978465 E.I. No: EIP94112410252
Title: Getting, moving and using customer information
Author: McGuire, Angie
Corporate Source: AT&T Global Information Solutions, Dayton, OH, USA
Source: AT&T Technology v 9 n 2 Summer 1994. p 2-5
Publication Year: 1994
CODEN: ATTTEJ ISSN: 0889-8979
Language: English
Document Type: JA; (Journal Article) Treatment: A; (Applications)
Journal Announcement: 9412W4
Abstract: Companies increasingly use information technology to aid in the gathering, sharing and analysis of customer information, in their bid to attract more customers and retain their businesses. For instance, sales reps delivering perishable goods to stores learn to stock shelves according to documented patterns and trends. Results such as this would entail technologies such as point -of-sale terminals, automated teller machines, telephones, smart-card readers, PCs, bar-code readers and other data-gathering systems. Moving the information would entail global voice, data and visual communications services over wide- and local-area networks. Using the data would involve massively parallel processing systems and distributed client/server networks, along with services such as database design and systems integration.

11/7/6 (Item 2 from file: 8)
DIALOG(R)File 8:Ei Compendex*Plus(TM)

02682581 E.I. Monthly No: EI8812115396
Title: CONCEPT OF SOFTWARE SERVICE SYSTEM (SSS).
Author: Mori, Ryoichi; Tashiro, Shuichi
Corporate Source: Univ of Tsukuba, Ibaraki, Jpn
Source: Systems and Computers in Japan v 19 n 5 May 1988 p 38-49
Publication Year: 1988
CODEN: SCJAEP ISSN: 0882-1666
Language: English
Document Type: JA; (Journal Article)
Journal Announcement: 8812
Abstract: The software service system (SSS) is developed to protect software from unauthorized use and to encourage smooth marketing. The system does not impose any constraints on the users except for the request for the appropriate fees. The user can take the backup copy of the software, and at higher discretion, use the softwares stored at any position of the file system or computer network. The software can be exchanged not only through the diskette but also any medium including the communication link and broadcast. The user can acquire the software on a fee basis from the medium, and may purchase the software, test or cancel if not satisfied. To realize such a free utilization scheme together with the security protection, as well as a very effective market channel aiming at the future, there must be established an automatic strict proprietary management for the software as well as a carefully designed fee-collecting system. To realize the automatic management of the software, common credit and the permission program are introduced. The implementation of the computer with a proprietary management function together with its management operation is discussed. (Author abstract). 12 Refs.

11/7/7 (Item 3 from file: 8)
DIALOG(R)File 8:Ei Compendex*Plus(TM)

02039780 E.I. Monthly No: EI8611116023 E.I. Yearly No: EI86120400
Title: Selection of a Private Automatic Branch Exchange and Structure of the Telecommunication Network in an Organization.
Title: YRITYKSEN PAIKALLISEN TIETOLIIKENNEVERKON RAKENNE JA VAIHDEVALINTA.
Author: Sara, Erkki; Nieminen, Risto; Palosaari, Markku
Corporate Source: Technical Research Cent of Finland, Espoo, Finl
Source: Valt Tek Tutkimuskeskus Tutkimuksia 259 1984 148p
Publication Year: 1984
CODEN: TUTUDX ISSN: 0358-5077
Language: FINNISH
Document Type: RR; (Report Review) Treatment: T; (Theoretical)
Journal Announcement: 8611
Abstract: When the purchase of a PABX (Private Automatic Branch Exchange) is planned, the starting point , and perhaps the most important task, it to carefully study the telecommunication needs. These needs can be classified by traffic analysis and measurements. The new generation of digital stored program controlled (SPC) PABX's makes it possible to switch speech, data and text, either through a single PABX or through an integrated network of PABX's, at transmission speeds up to 64 kbit/s. Digital PABXs have, however, entered the market more slowly than expected, due to the lack of standardization concerning interfacing and

signalling. Digital PABXs to be purchased must be adaptable to the future digital environment. The standardization of interfaces between digital PABXs and terminals is not yet complete. Industrial implementations that comply to the international standards will become available at the late 80's at the earliest. At the moment the price of digital PABXs is strongly influenced by the interface to the public exchange . The reasons above and the price aspects imply that the digital PABXs will not be widely adopted until they can be directly connected to public digital exchanges through digital transmission systems. (Edited author abstract) 45 refs. In Finnish.

11/7/8 (Item 4 from file: 8)
DIALOG(R)File 8:Ei Compendex*Plus(TM)

01476694 E.I. Monthly No: EI8401001993 E.I. Yearly No: EI84031600
Title: PUTTING INTELLIGENCE IN YOUR WALLET.
Author: Latamore, G. Berton
Corporate Source: High Technology, Boston, Mass, USA
Source: High Technology (Boston) v 3 n 6 Jun 1983 p 16-17
Publication Year: 1983
CODEN: HTECD3 ISSN: 0195-4091
Language: ENGLISH
Journal Announcement: 8401
Abstract: Tomorrow's bank card may replace a checkbook with a digital storage system. It will be compact enough to fit in a wallet, yet powerful enough to hold records of all your personal financial transactions . Its security will be so high it will be accepted in place of cash in banks and stores worldwide. Early versions of bank cards are described, and their draw backs are pointed out. To be most versatile, a card should operate independently of a large central data base. Two approaches are vying for dominance: a mass-memory card, and a computer -chip card. Recent development of these improved cards are reported.
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